Report from the Select Committee on Aged Deserving Poor ; together with the proceedings of the Committee, minutes of evidence, and appendix.

Contributors

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London School of Hygiene and Tropical Medicine

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REPORT

FROM THE

SELECT COMMITTEE

ON

AGED DESERVING POOR;

TOGETHER WITH THE

PROCEEDINGS OF THE COMMITTEE,

MINUTES OF EVIDENCE,

AND APPENDIX.

Ordered, by The House of Commons, *to be Printed,*

27 *July* 1899.

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Aged Deserving Poor.

[*Monday*, 24*th April* 1899]:—Motion made, and Question proposed, "That a Select Committee of Seventeen Members be appointed to consider and report upon the best means of improving the condition of the Aged Deserving Poor, and of providing for those of them who are helpless and infirm; and to inquire whether any of the Bills dealing with Old Age Pensions, and submitted to Parliament during the present Session, can with advantage be adopted either with or without amendment"—(Sir *William Walrond*).

Amendment proposed, to leave out all the words after the word "That," and add the words "having regard to the fact that a Royal Commission and a Special Committee have within the last four years reported upon the condition of and the providing pensions for the aged poor, this House considers that further inquiry is not likely to shed further light on the subject, and that the Government should undertake the responsibility of making such proposals as they may deem good"—(Mr. *Logan*).

Question put, That the words proposed to be left out to the word "infirm," inclusive, stand part of the Question."—The House divided: Ayes, 263; Noes, 93.

Another Amendment proposed, to leave out from the word "infirm," to the end of the Question—(Mr. *Buchanan*).

Question proposed, "That the words proposed to be left out stand part of the Question."—Amendment, by leave, *withdrawn*.

Main Question put, and *agreed to*.

Ordered, That a Select Committee of Seventeen Members be appointed to consider and report upon the best means of improving the condition of the Aged Deserving Poor, and of providing for those of them who are helpless and infirm; and to inquire whether any of the Bills dealing with Old Age Pensions, and submitted to Parliament during the present Session, can with advantage be adopted either with or without amendment.

[*Monday*, 1*st May* 1899]:—Mr. Anstruther nominated a Member of the Committee—(Sir *William Walrond*).

Motion made, and Question put, "That Mr. Chaplin be one other Member of the Committee"—(Sir *William Walrond*).—The House divided: Ayes, 254; Noes, 82.

Motion made, and Question proposed, "That Mr. Cripps be one other Member of the Committee"—(Sir *William Walrond*).

Mr. Speaker, in pursuance of Standing Order 16, after permitting a brief statement against the Motion, put the Question forthwith, "That this Debate be now adjourned."—The House divided: Ayes, 136; Noes, 219.

Original Question put, and *agreed to*.

Mr. Davitt nominated one other Member of the Committee.

Motion made, and Question put, "That Lord Edmond Fitzmaurice be one other Member of the Committee."—The House divided: Ayes, 280; Noes, 77.

Sir Fortescue Flannery, Sir Walter Foster, Mr. Hedderwick, Mr. Samuel Hoare, Mr. Lionel Holland, Mr. Lecky, Mr. Llewellyn, Mr. Lloyd-George, Mr. A. K. Loyd, Sir James Rankin, Mr. William Redmond, and Mr. Woods nominated other Members of the Committee.

That the Committee have power to send for persons, papers, and records.

That Five be the Quorum—(Sir *William Walrond*).

[*Thursday*, 20*th July* 1899]:—That the Minutes of Evidence taken before the Select Committee on the Cottage Homes Bill of the present Session be referred to the Select Committee on Aged Deserving Poor—(Mr. *Chaplin*).

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REPORT.

THE SELECT COMMITTEE appointed to consider and report upon the best means of improving the condition of the AGED DESERVING POOR, and of providing for those of them who are helpless and infirm; and to inquire whether any of the Bills dealing with Old Age Pensions, and submitted to Parliament during the present Session, can with advantage be adopted, either with or without amendment:——HAVE agreed to the following REPORT:—

INTRODUCTION.

1. THE Reference made to this Committee was to "consider and report upon the best means of improving the condition of the Aged Deserving Poor, and for providing for those of them who are helpless and infirm; and to inquire whether any of the Bills dealing with Old Age Pensions, and submitted to Parliament during the present Session, can with advantage be adopted, either with or without amendment."

2. We have carefully considered the various matters committed to our inquiry, and we now proceed to state the result of our investigations and the conclusions at which we have arrived.

3. In one respect the position of your Committee has been of somewhat unusual difficulty. The subjects embraced in our inquiry had already been referred in the year 1893 to a Royal Commission, presided over by Lord Aberdare, and in 1896 to a Committee, appointed by the Treasury, of which Lord Rothschild was the Chairman.

4. The Royal Commission was appointed to inquire "whether any alterations in the system of Poor Law relief are desirable in the case of persons whose destitution is occasioned by incapacity for work resulting from old age, or whether assistance could otherwise be afforded in those cases."

5. The reference to Lord Rothschild's Committee was "to consider any schemes that may be submitted to them for encouraging the industrial population, by State aid or otherwise, to make provision for old age; and to report whether they can recommend the adoption of any proposals of the kind, either based upon, or independent of, such schemes; with special regard, in the case of any proposals of which they may approve, to their cost and probable financial results to the Exchequer and local rates; their effect in promoting habits of thrift and self-reliance; their influence on the prosperity of the friendly societies; the possibility of securing the co-operation of these institutions in their practical working."

6. Both the Commission and the Committee took voluminous evidence. Their inquiries were prolonged, and each of them presented carefully reasoned and able reports. But neither of these two bodies were able to make any recommendations in favour of Old Age Pensions, and Lord Rothschild's Committee pointed out in much detail the objections which they entertained to one and all of the different schemes which had been under their examination.

7. Under these circumstances your Committee felt that any recommendations they might make which were in conflict with the conclusions of those bodies would be regarded as of little weight unless your Committee were able substantially to meet the main objections which they had urged.

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(Summary Aberdare Commission, paras. 19 and 25. Report Rothschild Committee, para. 70.)

8. Both of these bodies have laid stress on the remarkable development of habits of thrift and providence among the working classes in recent times, and on the danger of making any proposals which might tend to arrest the praiseworthy efforts which so many of the poorer classes are making to secure for themselves, by the exercise of prudence and self-denial, an independent position in old age.

9. We recognise and we entirely concur in the force of this expression of opinion, but on the other hand we are unable to ignore the fact, abundantly supported as it is by the evidence we have had before us, that cases are too often to be found in which poor and aged people, whose conduct and whose whole career has been blameless, industrious, and deserving, find themselves from no fault of their own, at the end of a long and meritorious life, with nothing but the workhouse or inadequate out-door relief, as the refuge for their declining years.

Aberdeen Commission, Qs. 600, 5058, 5569, 15372.

10. Evidence to this effect was given by various witnesses to Lord Aberdare's Commission, and it is amply confirmed by that of several others who were examined by the Select Committee on Cottage Homes, during the present Session, whose evidence we have had before us.

Aberdeen Commission Report, para. 37.

11. With regard to those who are relieved within the workhouse, the evidence is clear that the majority of the inmates of the house are in that position because of sickness or infirmity which obliges them to accept the shelter of such an institution.

On the other hand, numerous cases will be found of respectable, hard-working people who have come there through no fault of their own, but from misfortune or some other cause entirely beyond their own control.

Select Committee on Cottage Homes, Qs. 288, 435, 977, 1270, 1278.

12. It is also true, no doubt, that in the great majority of unions out-door relief is given in the case of poor and aged people who are known to the Guardians to be deserving.

Select Committee on Cottage Homes, Qs. 495, 961. *See* Aberdare Commission Report, paras. 53 and 54.

13. But this kind of relief, while it sometimes appears to be given without sufficient discrimination, is said to be too often wholly inadequate to provide for the reasonable comfort and even for the barest necessities of the poor. It was stated by Mr. Knollys, the Chief General Inspector of the Local Government Board, to the Cottage Homes Committee, that, as a rule, persons in receipt of out-relief get from 2*s.* 6*d.* to 3*s.* a week. Another witness, Mr. Baldwyn Fleming, the Senior Inspector to the Board, said: "I think the way in which relief is administered now in too many cases is intensely cruel to the poor; I think that to try to make old people live on 2*s.* 6*d.* and a loaf for a week is intensely cruel, and very much more so than the unpleasantness which they feel in going into the workhouse."

13a. Again, it is apparent from the Report and the Evidence taken by Lord Aberdare's Commission, that the need for assistance is not limited to those who are actually paupers; that many aged people only accept relief under pressure of illness or severe distress, and often endure great suffering in order to avoid it; that others are only kept off the rates by the assistance of friends or of private charity; and that they form a class as deserving of consideration as those who are actually in receipt of poor relief.

14. It is for all such cases as these that we desire to provide, and we think that this can be done by the methods we propose without any undue discouragement either to thrift or the self-respecting efforts which many of the poor are making now to secure provision for themselves in their old age.

The Course of the Inquiry.

15. We were instructed by the reference to this Committee to examine into certain matters connected with Poor Law Administration, as well as the various Bills which were referred to us dealing with Old Age Pensions, and we were further to inquire into the best means of improving the condition of the aged and deserving poor.

16. In considering the reference, we came to the conclusion which is embodied in the following Resolution at a very early period in the course of our inquiry, viz., "That the needs of many of the aged and deserving poor will not be met by any scheme

scheme for Old Age Pensions only, and that some provision should be made for them by the reform of Poor Law Administration; in other words, by improved poor relief, as well as by Old Age Pensions."

17. We further decided on the same occasion to begin by examining into that branch of the subject which related to pensions.

18. Acting upon this decision we investigated and discussed the provisions of the seven different Bills which were referred to the Committee, and we subsequently agreed that instead of adopting, either with or without amendments, any one of these measures, it was desirable to formulate for ourselves the general principles upon which any measure dealing with the question might be framed.

19. We proceeded in the next place to consider what evidence it was desirable and necessary to take upon this branch of the inquiry.

We had before us the evidence of a great number of witnesses, sixty-nine in all, who were examined by the Royal Commission in 1893 and 1894, and likewise that which was given to Lord Rothschild's Committee in 1896-97, and which was more expressly directed to the subject of Old Age Pensions.

20. The evidence thus already taken on this question was voluminous, and in some respects exhaustive, and we decided to limit our own examination as far as possible to the evidence of witnesses who were able either to bring new information to our notice or to tell us from their own experience the results of certain systems of Old Age Pensions which were in existence already either in this country or abroad, or who were thoroughly conversant with questions relating to provision for the poor.

Evidence of Witnesses.

21. With this object we began by calling as witnesses the following gentlemen, each of whom gave us most interesting information on the subject of our inquiry: Sir J. Dorington, M.P., Mr. J. S. Davy, an Inspector of the Local Government Board, who had recently visited Denmark expressly to investigate the Old Age Pension system which has been adopted in that country, Sir Henry Longley, K.C.B., the Chief Charity Commissioner, and Mr. Munro, the Clerk to the Wells and Camden Charity at Hampstead.

22. Sir John Dorington showed by the example of certain benefit societies, with which he is closely connected, that it is within the power of many, at least, of the poorer classes to provide themselves with an income in old age without any public assistance. A person joining one of these societies at the age of 23, and paying at the rate of 1*d*. a day, will not only receive sick benefits, but can reckon (if present rates of interests continue, and if young men continue to join societies) on having at the age of 65 a share of accumulated profits amounting to 130*l*. to his credit, a sum sufficient to buy a Post Office annuity of 13*l*. per annum. Members also have the power at any time to withdraw the sum standing to their credit, less the profits of the last two years. It appears that agricultural labourers have joined societies of this kind, and that it has been hitherto within their power to maintain the subscription. Q. 45. Q. 42. Q. 71.

23. The societies founded upon this basis are already numerous and are increasing, but the oldest of them is only 24 years old. Sir John Dorington himself appears to be the first, and as yet the only one, of their members who has become entitled to a pension. One objection to schemes of this kind—excellent as they appear to be—looked at as a means to meeting the existing evil, is the time which must elapse before they can provide for the old age of any appreciable number of persons. Q. 137. Q. 129.

24. Mr. James Davy, one of the General Inspectors to the Local Government Board, went to Denmark to examine the State pension system which has for some years been in operation there, and gave us evidence upon the subject. Much credit we think is due to Mr. Davy for the ability and zeal with which he mastered the details of a complicated system within the very limited time at his disposal.

25. The Danish pension system was enacted by a law passed in 1891. Applications for a pension must be made to the Communal authorities, who are also the Poor Law Authorities (and in Copenhagen to the permanent official nominated by the municipality and confirmed by the Crown, who there takes for this purpose Q. 933.

purpose the place of the Communal authorities) in a form authorised by the Minister
Q. 895. of the Interior, accompanied by certain information. The Communal authorities in their management of the pension scheme are subject to the supervision of a county official appointed by the Government.

Q. 897. 26. The three main qualifications for a pension are that the applicant must be (1) a native-born subject (2) over 60 years of age, and (3) "without the means of
Q. 902. providing himself or those practically dependent on him with the necessaries of life, or with proper treatment in cases of sickness," or, in other words, that he must be practically destitute.

27. There are also three disqualifications (1) the pensioner must not have under-
Q. 904. gone sentence for any transaction accounted dishonourable, and in respect of which he had not received rehabilitation (2) his poverty must not be the consequence of any
Q. 916. actions by which, for the benefit of his children or others, he has deprived himself of the means of subsistence; or caused by a disorderly and extravagent mode of life, or in any other way be brought about by his own default, and (3) he must not have received Poor Law relief for ten years previous to the application.

28. Although the Communal authority cannot refuse a pension to any person who fulfils all the conditions, the nature and the amount of the relief to be given is left to
Q. 907. their discretion. The Act says "The relief must be sufficient for the support of the person relieved and of his family, and for their treatment in sickness, but it may be given in money, or in kind, as circumstances require, and consist in free admission to a suitable asylum, or other establishment intended for this purpose."

Q. 921. 29. The pensions under the Act can be withdrawn in certain circumstances, but as a matter of fact, in Mr. Davy's belief, they are very seldom taken away, and are
Q. 921. considered as a permanent provision for old age. For this reason, and because they do not involve any civil disability, he believed them to be very popular, and gathered that the people regarded a pension as more honourable than Poor Law relief.

30. In Mr. Davy's judgment the amount of the pensions is fixed by the autho-
Q. 924. rities "on precisely the same grounds as the amount of out-door relief given in
Q. 924. England." That is to say, the pension given is apparently just what would supplement the man's means so as to enable him to live. Heads of families in the country districts receive 2*s.* a week on the average; in provincial towns, 2*s.* 8*d.*; in market
Q. 939. towns, 3*s.* 7*d.*; in Copenhagen, 3*s.* 4½*d.*; being an average for the whole country of Denmark of 2*s.* 4*d.* Single persons in the country districts receive 1*s.* 4*d.*; in provincial towns, 2*s.*; in market towns 3*s.*, and in Copenhagen 2*s.* 8*d.*, being an average for the whole country of 1*s.* 7*d.* In Copenhagen there is a certain scale by which the pension is adjusted to the amount and kind of other income of the applicant, but in most places the authorities fix the amount in each case according to their discretion.

31. As to the sources of the pension fund, it seems that half is derived from local
Q. 945. funds, and half is paid by the State, but the total State contribution is limited to a
Q. 953. certain annual maximum. It appears that, since the Pension Act was passed, there has been a remarkable fall in ordinary poor-relief expenditure in Denmark. In 1890 the total Poor Law expenditure was 457,142*l.*, and in 1896 it was 376,137*l.*, or a decrease of 81,005*l.*

32. This fact, Mr. Davy thought, might be attributed partly to the inducement
Q. 952. given to keep off the rates after the age of 50, and partly by the inducement to
Q. 951. Communal authorities to place all the cases which they can upon the pension list to which the State contributes rather than upon ordinary relief, the whole cost of which
Q. 951. falls upon themselves. But the saving of the Communes in Poor Law relief is more than counterbalanced by their share of the expenditure under the pension system. In the year 1896 the total Communal payments for pensions (excluding the State Subsidy) amounted to 107,000*l.* Thus, taking pensions and Poor Law relief together, the Communes paid 26,095*l.* more in 1896 than they did in 1890, and the sum paid by the State towards pensions must also be taken into account.

33. It is urged as an objection by some people in Denmark that the amount of the pension is not fixed, but is dependent upon the administration of the various Communal authorities.

By others it is held to be a weak point in the system that the Applicant is required, if he wishes to succeed, to be without means sufficient to support existence,

and,

and, in this way, acts as a discouragement, in some degree, to thrift. It appears, however, from Mr. Davy's evidence that, as in the case of out-relief in England, the recipients are rarely without some kind of other means, which the pensions are given to supplement. Q. 929.

34. In fact, it is difficult to see what substantial difference there is, in practice, between the pensions in Denmark and the out-relief given in this country to the deserving poor, except that in Denmark such relief can be claimed as a matter of right, and conveys no civil disqualifications.

35. Sir Henry Longley, the Chief Charity Commissioner, gave us some most interesting information as to the Old Age Pension Schemes which the Commissioners have established in recent years, and also as to the amount of income, derived from endowed charities, which is or might be devoted to such pensions.

36. In the year 1898 a total income of 611,464*l*., derived from endowed charities, was devoted to pensions and almshouses, and an income of 327,625*l*. to dole charities Q. 264. There is, therefore, a total annual sum of not much less than 1,000,000*l*. which is available for these purposes.

37. It appears that within the last thirty years a great number of different Pension. schemes of this kind have been established in different parts of England and Wales, chiefly by the conversion of dole charities into pensions. Dole charities, in the opinion Q. 271. of the Commissioners, are open to numerous objections, which are fully stated in Q. 276. their Fortieth Annual Report, and this process of conversion is carried out whenever Q. 542. the opportunity occurs, and is constantly going on.

38. Sir Henry Longley supplied us with some typical pension schemes made by the Commissioners. The conditions contained in these schemes are usually five in number. The pensioners must be (1) poor; (2) of good character and able to show that they have led reasonably provident lives; (3) they must have been resident in the parish for five years before the application; (4) they must not have received Poor Q. 319. Law relief during that period; and (5) they must be "wholly or in part unable to maintain themselves by their own exertions, by reason either of old age, ill-health, accident, or infirmity."

39. The experience of the Commissioners has led them to think it advisable not to fix a pension age, and, in making schemes, they have usually abolished the Q. 337. precise age limits often fixed by the original trusts. Nor do the Commissioners fix absolutely by their schemes the amount of the pension. They have found it to be Q. 337. more expedient to fix a minimum and maximum amount, leaving discretion within those limits to the administering Trustees. As a rule, the scale of these pensions Q. 342. ranges from 5*s*. to 8*s*., or from 7*s*. to 10*s*. A provision is now usually inserted in the Q. 350. schemes that pensions shall be granted for a term of three years, and shall be Q. 366. renewable, so that the Trustees may have opportunities for considering any change of circumstances.

40. With regard to the conditions of the pensions, it appears that it is left to the discretion of the administering Trustees to decide as to what is poverty, what is "reasonable providence," and what constitutes "good character." Questioned upon the point as to whether the Trustees had difficulty in ascertaining whether and how far applicants complied with these conditions, Sir Henry Longley replied that, so far Q. 386. as the Commissioners were aware, there had been no considerable difficulties in practice, and expressed his opinion that this large existing pension system had Q. 385. worked satisfactorily and well.

41. These views were confirmed by our examination of Mr. Munro, the clerk of an important pension charity, the "Wells and Camden Charity" at Hampstead. Mr. Munro said that the Trustees had no difficulty in ascertaining the truth of the Q. 1280. statements made by applicants, either through the inquiries of their clerk, or, in some cases, by the aid of the Charity Organisation Society. He considered also that the Q. 1294. pension system under this Charity did a great deal of good, and was not hurtful to the Q. 1324. saving habits of the people in the district.

42. Mr. Munro also pointed out that, in the case of the Wells and Camden Q. 1239. Charity, the Trustees require that a candidate for a pension should have an income of at least 5*s*. a week derived from other sources, and should have shown some proof of thrift, as having belonged to a friendly society, or deposited money in a savings bank, Q. 1246. or otherwise tried to make independent provision. They would not accept the mere Q. 1257.

fact of non-receipt of Poor Law relief for five years as a sufficient positive qualification.

43. Besides examining Mr. Munro, we obtained answers in writing to certain questions addressed to the clerks of twenty-two pension charities in different parts of the country. These questions and the answers obtained to them are printed in the Appendix to our Report. In two only of these charities is a contributory income from the recipient required. As a rule, the Trustees appear to grant pensions to poor people on general evidence of thrift and good character. From the answers to these questions it appears that the Trustees are able without difficulty to ascertain whether and how far the applicants are able to comply with the conditions laid down in the schemes, and that the schemes in their results may be regarded as satisfactory to the pensioners themselves and beneficial to the interests of the poor.

44. From a careful examination of the foregoing evidence, we have formed the opinion that the success of the Danish Old Age Pension scheme on the one hand, and on the other the satisfactory results of the pension schemes which have for many years been established in England by the Charity Commissioners, afford *prima facie* evidence that it is practicable to create a workable system of Old Age Pensions for the United Kingdom.

45. In view of the foregoing and other considerations, we think that the attempt should be made, and we have carefully considered what the nature of the scheme should be, in examining the various methods which have been suggested in the course of our inquiry. Two of these, however, we thought it unnecessary to consider.

Schemes that have been Suggested.

46. We refer, in the first place, to proposals which may be described as schemes for universal pensions, without regard either to merit or to thrift on the part of the recipient, and, secondly, to schemes which would require contributions from the pensioners from an early age towards the pension fund, on the principle which prevails in Germany at present, and which would make contributions from the earnings of the working classes compulsory by law.

47. With reference to these proposals, it is sufficient to point out that the first is beyond the scope of our inquiry, which is limited by the reference to the aged and deserving poor, and as to the second, there are two main objections, either of which, in our judgment, is fatal to any such proposal. In the first place, the operation of the scheme, and, consequently, the advantage to the pensioners, must necessarily be deferred for many years; and, in the second place, we are convinced that it would be opposed to the wishes of the very class whom we desire to assist.

48. There are, however, other pension schemes which are free from the objections we refer to, and it is to these latter that we have chiefly directed our attention.

49. In dealing with this question, there are two considerations which we think should always be borne in mind. One is the painful position and the hardship of the lot of many of the poor who are deserving, but who cannot help themselves, and who are relegated in their closing years either to inadequate out-door relief or the still more distasteful shelter of the workhouse. The other is the striking and the marked development in the efforts of many of the poorer classes to make provision for themselves, and the problem to be solved is how to reconcile two different objects which may appear to be conflicting; in other words, how to devise the means of making kindlier and more humane provision for the one class without doing anything to discourage or arrest the laudable efforts of the other.

50. We hope and we believe it may be done by the proposals which we make, and which must necessarily include substantial amendments in the Poor Law, to which we shall afterwards refer, as well as a scheme or schemes for the provision of Old Age Pensions.

51. With reference to the latter a variety of plans have been suggested to us, several of which we have carefully considered. One proposal is to leave as little latitude

latitude as possible to the pension authority, to enact certain definite conditions to qualify for a pension, the fulfilment of which could be judicially decided; and to call upon the State to provide the entire cost of the pensions from Imperial funds.

52. Independently of the anomalies to which any such proposal must give rise, there appears to be this additional objection to the scheme. If the State is to provide the means for the cost of pensions, the State, it seems to us, must necessarily administer the scheme, and that is a proposition which we are unable to support.

53. Another scheme is based mainly upon the following conditions: that people who have reached the age of 65, and have not received poor relief, or been convicted of a criminal offence for a term of years before the application for a pension, and whose income is less than 10*s*. a week, should be entitled to a pension. This proposal would include a large number of possible pensioners, and the cost of such a scheme would be very great.

54. A third proposal is to add to the conditions of the last scheme the requirements that the applicant must either have belonged to a friendly society for twenty years, or have secured for himself an income by the exercise of some definite kind of saving or of thrift. This, no doubt, would greatly lessen both the number of pensioners and the cost of the scheme. But it is evident that these conditions, if they were made absolute at the present time, would exclude, certainly for a term of years, great numbers of applicants, especially of women, who might on other grounds be fairly entitled to the advantages of a pension. In that case, however, the provisions which we recommend for improved poor relief would be available for their support.

55. Influenced by the considerations we have indicated in the preceding paragraphs, and by the wisdom of following, where practicable, the experience of such schemes as those of the Charity Commissioners, the results of which have proved, after many years of trial, to be productive of good effects, we think that the general lines upon which a scheme for Old Age Pensions might best be framed should include the following conditions:—

56. Any person who satisfies the Pension authority that he—

(1.) Is a British subject;

(2.) Is sixty-five years of age;

(3.) Has not within the last twenty years been convicted of an offence and sentenced to penal servitude or imprisonment without the option of a fine;

(4.) Has not received poor relief other than medical relief, unless under circumstances of a wholly exceptional character, during twenty years prior to the application for a pension;

(5.) Is resident within the district of the Pension authority;

(6.) Has not an income from any source of more than ten shillings a week; and

(7.) Has endeavoured to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent on him;

shall receive a certificate to that effect and be entitled to a pension.

With reference to the exercise of reasonable providence, we think that the authority should be bound to take into consideration whether, and how far, it has been shown, either by membership of a benefit society for a period of years, or by the endeavour of the applicant to make some provision for his own support by means of savings, or investments, or some other definite mode of thrift.

The expression "person" means either man or woman.

57. This proposal, it is true, would increase the responsibility of the Pension authority, and leave them considerable discretion; it would also add to the difficulty of arriving at an estimate of the cost of the pensions.

On the other hand, it is free from the objections to the plan we have discussed in paragraph 54, and we have seen that this discretion is exercised with judgment and success in similar schemes already in existence. It would admit deserving cases, who would be excluded by hard and fast conditions, to the advantages of a pension. We think that it is better calculated to work satisfactorily in practice than any other plan we have considered, and we are prepared to recommend it as a means of

improving the condition of the Aged and Deserving Poor, subject to further examination as to the financial aspect of the question.

58. We have thought it to be our duty to report, if possible, upon the questions directly committed to us during the present Session, and it has therefore been impossible for us, within the means and the time at our disposal, to arrive at any estimate, which can in any way be relied on, either as to the number of applicants who would be eligible for Pensions or as to the cost that the Pensions would entail. It is to be observed, moreover, that the instruction to Lord Rothschild's Committee to have "special regard to the cost and probable financial result to the Exchequer and the local rates of any scheme they might suggest" was not included in the reference to this Committee. We think, however, that this branch of the subject should be further investigated during the Recess by competent experts on the basis of the proposal that we recommend.

Amendments of the Poor Law.

59. We have still, however, to consider the amendments in the Poor Law, without which, in our opinion, any scheme for Old Age Pensions would be incomplete, and would still leave many of the old, deserving poor without improvement in their lot.

60. We have taken some evidence ourselves from Mr. Knollys and others on this branch of the subject, but our duties in this respect have happily been lightened by the labours of the Cottage Homes Committee and the Report which they have published.

61. We are specially instructed by the reference to consider the best means of providing for those of the aged and deserving poor who are helpless and infirm, but we do not think that we can usefully add much to the views which that Committee have expressed already.

62. Mr. Knollys stated in his evidence to us that all the inmates in the sick wards of the workhouse ought to get, and do get, "if the administration is carried out as it should be," the best available treatment under the existing system. That opinion is supported by the Report of the Cottage Homes Committee, but they also recommend the provision of separate cottages in connection with the workhouse, and these cottages would be available for old and deserving couples who are infirm.

63. In this, and in further suggestions which they make with regard to classification, and other matters, we heartily concur, and without entering more into the details of a subject which they have very thoroughly examined, we are prepared, having carefully considered their Report, to generally indorse the recommendations which they make.

The Pension Authority.

64. In providing for any scheme of pensions, there are various other questions besides the actual conditions of the pensions which have to be considered, and which may be enumerated as follows:—

(1.) The authority to receive and to determine applications for a pension.

(2.) The amount of the pension and the mode in which it should be paid.

(3.) The sources from which both the cost of the pensions and of their administration should be defrayed; and

(4.) The necessary provisions for the suspension or withdrawal of the pension, if any change of circumstances should demand it.

65. With regard to the first point, it is evident that, if the conditions of a pension are such as to render the selection of a candidate practically automatic, the pension authority might be purely judicial, and nothing further would be needed.

But if, on the other hand, it is found to be necessary or desirable that something should be left to the discretion of the authority in the granting of a pension, it follows that a different authority would be required, and that it should be a body possessed of local knowledge, and more or less acquainted with local circumstances and affairs. In the latter case, indeed, the possession of such knowledge would, in our judgment, be essential.

66. Again it will be seen with regard to the Pension authority, and the sources from which the funds should be drawn, that these two questions depend to some extent upon each other.

It seems to us to be essential that the authority which grants the pensions should also be the authority which has to find the means.

We could scarcely recommend a scheme under which one authority could grant pensions, for which another would have to pay.

67. There is, we are aware, in certain quarters a very natural desire with which we can readily sympathise, that any scheme of pensions should be kept distinct, as far as possible, from association with the Poor Law, and with this object it has been suggested that the County Council and not the Boards of Guardians should be chosen as the authority for the purpose.

68. The County Councils, however, both in England and Scotland, are much opposed to this suggestion, and at the request of the English County Councils Association we heard a statement of their views upon the subject from Mr. J. Bickersteth, Clerk to the County Council of the East Riding of Yorkshire. Mr. Bickersteth told us that the Association was most unwilling that the duty of administering an Old Age Pension system should be imposed upon the County Council, because—

(1.) They had at present no administrative machinery for the purpose and it would have to be created. Q. 590.

(2.) It would be difficult, if not impossible, for applicants in so large an area as a county to make their applications personally at the county centre, and if the matter was referred to Local Committees it would be so difficult to secure the attendance of members in sufficient numbers, that eventually the granting of pensions might fall into the hands of individuals or officials only. Q. 598, 639.

69. The Scottish County Councils Association also asked to be heard upon the subject, but after some correspondence, instead of giving evidence, they associated themselves by a letter to your Committee with the views which were expressed by Mr. Bickersteth on behalf of the English County Councils.

70. On the other hand, the Association of Poor Law Unions in England and Wales—through their Executive Council—addressed a communication to the Committee in which they stated their opinion that the administration of Old Age Pensions should be left in the hands of the Board of Guardians, who for such purpose should annually appoint a Pension Committee, to be distinct from the ordinary Poor Law administration, and the majority of which should be members of the Board of Guardians.

71. Mr. Knollys, who is the head of the Poor Law Department in the Local Government Board, and who speaks with great experience, made a similar proposal, viz., the creation of a Special Pension Committee, appointed in the first instance by the Guardians, with power to add to their number.

72. He gave evidence before us upon this point in considerable detail, and he quoted as a precedent the School Attendance Committee under the Elementary Education Act of 1876. Q. 1971.

73. Each Committee, he suggested, when appointed, should act independently of the Board of Guardians, and should have power to appoint an official or officials of its own, to be called the Pension Officer or Officers. Q. 1976.

The cost of the pensions, he considered, should be borne by the common fund of the Union, which would sufficiently check, in his opinion, undue extravagance in administration. Q. 2024, 211

At the same time, he thought that there should be a contribution from Imperial funds in aid of the general cost of Poor Law administration, in consideration of the increased cost to the rates which would be entailed by a system of pensions.

There would be, in his opinion, a serious objection to a separate and distinct grant-in-aid of pensions only, viz., the temptation to relieve the poor rates by unduly adding to the numbers of the Pension list, to which the Government contribution would alone be made. Q. 2024.

74. We are impressed by the representations which have been made to us with regard to the Pension authority in the course of our inquiry, and, whilst we fully sympathise with the desire that the Poor Law and any scheme of pensions should be kept as far as possible distinct, we are unable to reject proposals which appear to us to be dictated by considerations of practical utility.

 75. We

75. We are also of opinion that provision should be made for the withdrawal of a pension on proof being given that any of the statements on which it was granted were false, or that the circumstances under which it was given have materially changed.

76. Finally, we think that the pensions might be paid with advantage through the medium of the Post Office, and we learn from that Department that there would be no practical difficulty in giving effect to this proposal.

77. After carefully considering the several points which we have mentioned, we recommend—

(1.) That a Pension authority should be established in each Union of the country, to receive and to determine applications for pensions.

(2.) That the authority for this purpose should be a Committee of not less than six or more than twelve members appointed by the guardians from their own number in the first instance.

(3.) That the Committee, when so appointed, should be independent of the Board of Guardians, and that other members should be added to it, subject to Regulations to be made by the Local Government Board, and that it is desirable that other public bodies within the area should be represented on the Committee, and that a majority of the Committee shall be members of the Board of Guardians.

(4.) That the cost of the pensions should be borne by the Common Fund of the Union, and that a contribution from Imperial sources should be made to that fund in aid of the general cost of the Poor Law administration, such contribution to be allocated not in proportion to the amount distributed in each Union in respect of pensions, but on the basis of population, not to exceed one-half of the estimated cost of the pensions.

(5.) That the amount of the pensions in each district should be fixed at not less than 5*s*. or more than 7*s*. a week, at the discretion of the Committee, according to the cost of living in the locality, and that it should be paid through the medium of the Post Office.

(6.) That the pension should be awarded for a period of not less than three years, to be renewed at the end of that period, but subject to withdrawal at any time by the Pension authority, if in their opinion the circumstances should demand it.

In order to facilitate the inquiries of the Pension authority, and to prevent as far as possible attempts at fraudulent misrepresentation, we think that applications for a pension should be made on a prescribed form, and should be signed before a justice of the peace on oath, without fee.

78. The machinery which we propose for the administration of a Pension scheme in England and Wales may not, in some respects, be possible or equally suitable for Ireland and Scotland, and our recommendations are subject to such modifications as to machinery as may be necessary or desirable in the case of either of these countries.

Objections to Pension Schemes.

79. There remain to be considered the main objections which have been urged to these and to similar proposals.

80. One of the commonest objections to Pension schemes has been as follows: That they impose on the State generally, and therefore on the poor and the industrial classes, a heavy charge for providing pensions for a portion only of those classes. But that objection it seems to us is met by the proposals which we make for improved poor relief, the advantages of which will be open to any and to all of the poorer classes who may be unable to comply with the conditions which are attached to the grant of a pension.

81. Again, it has been held that the prospect of a pension for their closing years will disincline the poor to make or continue the exertions that many of them make at present

present for their own support, and that the considerations which induce to industry and thrift will cease to operate in future. We are unable to perceive how these objections can apply in the case of the proposals for which your Committee is responsible.

82. To encourage and to stimulate the poor by their own exertions to keep off the rates is by general admission a most desirable object. The non-receipt of Poor Law relief is one of the conditions of the Danish pension system, and whatever else it may be possible to urge against that system, it is certain from the evidence of Mr. Davy that since it was established the number of recipients of poor relief in Denmark has greatly diminished; and similar results may be naturally expected in this country, from the conditions of the scheme we recommend, in which the non-receipt of poor relief is included, and is indeed among the chief. Q. 953.

83. Again it has to be remembered that, under the scheme we recommend, membership of a benefit society or evidence of some other form of thrift are to be taken into account in granting a pension, and it seems to your Committee that so far from discouraging either industry or thrift, additional inducements to the practice of those virtues are offered by the proposals which they make.

84. The injurious effect of any pension scheme on the rate of wages has also been suggested as an objection to the system, but the amount of labour which would be affected by a Pension scheme after the age of 65 is so comparatively small that we do not attach very serious importance to this objection.

85. It has also been objected by various witnesses, and their objections were endorsed by the Aberdare Commission and also by the Rothschild Committee, that adequate investigation into the past history, character, and position (financial or otherwise) of the applicants for pensions would be impracticable; but those who have taken this objection do not seem to recognise the work of the Charity Commissioners, or the Pension schemes which, under their auspices, are in operation at the present time.* Aberdare Commission Report, para. 298. Rothschild's Committee Report, para. 52.

86. If it be possible to ascertain the merits and deserts of candidates for pensions under the schemes of the Charity Commissioners in England, and this is what is done and done successfully at present, we are unable to admit that a similar process may not be successfully repeated on a larger scale by the means which we propose.

87. We have now examined the various matters which have been referred to us, and we have only to say this in conclusion :—

We are very sensible of the grave importance of the inquiry which has been committed to our care, and of the difficulties of the problem which it has been our duty to examine. We have given to the subject, within the time at our disposal, the best attention in our power, and we make our proposals, with the deference which is due to the opinions of others, on a difficult and highly complicated question. But we believe that if they are adopted they will add to the comfort, and improve the position, of the " Aged and Deserving Poor."

26 *July* 1899.

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* These pension schemes number approximately 250.

PROCEEDINGS OF THE COMMITTEE.

Friday, 5th May 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Mr. Cripps.
Lord Edmond Fitzmaurice.
Sir Walter Foster.
Mr. Hedderwick.
Mr. Samuel Hoare.
Mr. Lionel Holland.
Mr. Lecky.
Mr. Llewellyn.
Mr. Lloyd-George.
Mr. A. K. Loyd.
Sir James Rankin.
Mr. William Redmond.
Mr. Woods.

Mr. CHAPLIN was called to the Chair.

The Committee deliberated.

[Adjourned till Tuesday next, at Three o'clock.

Tuesday, 9th May 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.
Lord Edmond Fitzmaurice.
Sir James Rankin.
Mr. Woods.
Mr. William Redmond.
Mr. Lecky.
Mr. A. K. Loyd.
Mr. Lionel Holland.
Mr. Samuel Hoare.
Mr. Hedderwick.
Mr. Cripps.
Mr. Anstruther.
Mr. Lloyd-George.
Mr. Llewellyn.
Sir Fortescue Flannery.

Room cleared.

The Committee deliberated.

Motion made, and Question, "That in any provision to be made by legislation or otherwise for the aged poor discrimination should be made in favour of those who are deserving"—(The *Chairman*)—put, and *agreed to.*

Motion made, and Question, "That the needs of many of the aged and deserving poor will not be met by any scheme for Old Age Pensions only, and that some provision should be made for them by the reform of Poor Law administration, in other words by 'Improved Poor Relief,' as well as by Old Age Pensions"—(The *Chairman*)—put, and *agreed to.*

Motion made, and Question proposed, "That the Committee proceed to take into consideration the question of Old Age Pensions first"—(Mr. *Lionel Holland*).—Question put.—The Committee divided:—

Ayes, 11.	Noes, 4.
Lord Edmond Fitzmaurice.	Mr. Anstruther.
Sir Fortescue Flannery.	Mr. Cripps.
Sir Walter Foster.	Mr. Lecky.
Mr. Hedderwick.	Mr. Llewellyn.
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lloyd-George.	
Mr. A. K. Loyd.	
Sir James Rankin.	
Mr. William Redmond.	
Mr. Woods.	

[Adjourned till Thursday next, at Two o'clock.

Thursday, 11*th May* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Mr. Lecky.
Lord Edmond Fitzmaurice.	Mr. Samuel Hoare.
Mr. Hedderwick.	Mr. Anstruther.
Mr. Woods.	Mr. Llewellyn.
Mr. Lloyd-George.	Sir Fortescue Flannery.
Mr. Lionel Holland.	Mr. William Redmond.
Mr. A. K. Loyd.	Sir James Rankin.

Room cleared.

The Committee deliberated, and Resolved—

1. That no communication relating to the deliberations of the Committee be made in the Press, except through the medium of the Chairman with the sanction of the Committee.

3. That universal pensions without regard to merit or to need are outside the scope of the inquiry.

2. That the Committee exclude from their consideration schemes involving the principle of compulsory contributions as unsatisfactory.

1. That the terms of Reference exclude schemes for the universal grant of pensions.

[Adjourned till Monday next, at Half-past One o'clock.

Monday, 15*th May* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Lord Edmond Fitzmaurice.	Mr. Lecky.
Sir James Rankin.	Mr. Samuel Hoare.
Mr. Cripps.	Mr. Llewellyn.
Mr. Lionel Holland.	Mr. Anstruther.
Mr. Hedderwick.	Sir James Rankin.
Mr. Davitt.	Mr. A. K. Loyd.
Mr. Lloyd-George.	Sir Walter Foster.

The Committee deliberated.

[Adjourned till Thursday next, at Half-past One o'clock.

Tuesday, 18*th May* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Mr. Anstruther.	Mr. Lionel Holland.
Mr. Davitt.	Mr. Lecky.
Lord Edmond Fitzmaurice.	Mr. Lloyd-George.
Sir Fortescue Flannery.	Mr. A. K. Loyd.
Mr. Hedderwick.	Sir James Rankin.
Mr. Samuel Hoare.	Mr. Woods.

The Committee deliberated.

[Adjourned till Thursday, 1st June, at half-past One o'clock.

Thursday, 1st June 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Mr. Anstruther.	Mr. Woods.
Mr. Samuel Hoare.	Mr. Cripps.
Mr. A. K. Loyd.	Sir James Rankin.
Mr. Lloyd-George.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Mr. Hedderwick.

Room cleared.

The Committee deliberated.

Sir *John Dorington* (a Member of the House) was examined.

[Adjourned till Monday next, at Half-past One o'clock.

Monday, 5th June 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Mr. Llewellyn.
Lord Edmond Fitzmaurice.	Mr. Lionel Holland.
Sir James Rankin.	Mr. Anstruther.
Mr. Woods.	Mr. A. K. Loyd.
Mr. Lecky.	Sir Fortescue Flannery.
Mr. Hedderwick.	

Sir *Henry Longley*, Mr. *D. R. Fearon*, and Mr. *J. S. Davy* were examined.

[Adjourned till Thursday next, at Half-past One o'clock.

Thursday, 8th June 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Mr. Lecky.
Sir James Rankin.	Mr. Hedderwick.
Mr. Woods.	Mr. Cripps.
Mr. Lionel Holland.	Mr. Llewellyn.
Lord Edmond Fitzmaurice.	Mr. Lloyd-George.
Mr. Anstruther.	Sir Fortescue Flannery.
Mr. Samuel Hoare.	

Mr. *John Bickersteth* was examined.

Mr. *J. S. Davy* was further examined.

[Adjourned till Monday next, at Half-past One o'clock.

Monday, 12*th June* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Lord Edmond Fitzmaurice.
Sir James Rankin.	Mr. Llewellyn.
Mr. Woods.	Mr. A. K. Loyd.
Mr. Lionel Holland.	Mr. Hedderwick.
Mr. Anstruther.	Sir Fortescue Flannery.
Mr. Samuel Hoare.	Mr. Lloyd-George.
Mr. Lecky.	Mr. Cripps.

Mr. *J. S. Davy* was further examined.

Mr. *F. S. Monro* was examined.

[Adjourned till Thursday next, at Half-past One o'clock.

Thursday, 15*th June* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Mr. Cripps.	Mr. Lecky.
Sir James Rankin.	Mr. Llewellyn.
Sir Fortescue Flannery.	Mr. A. K. Loyd.
Mr. Lionel Holland.	Mr. Hedderwick.
Mr. Anstruther.	Lord Edmond Fitzmaurice.
Mr. Samuel Hoare.	

Mr. *Claverhouse Graham* was examined.

[Adjourned till Monday next, at Half-past One o'clock.

Monday, 19*th June* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Mr. Lionel Holland.
Sir Fortescue Flannery.	Mr. A. K. Loyd.
Sir James Rankin.	Mr. Samuel Hoare.
Mr. Woods.	Mr. Anstruther.
Mr. Lloyd-George.	Lord Edmond Fitzmaurice.

Miss *Tuckwell* was examined.

Room cleared.

The Committee deliberated.

[Adjourned till Thursday next, at Half-past One o'clock.

Thursday, 22*nd June* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Lord Edmond Fitzmaurice.	Mr. Lecky.
Sir James Rankin.	Mr. Anstruther.
Mr. Lionel Holland.	Sir Fortescue Flannery.
Mr. Hedderwick.	Mr. Lloyd-George.
Mr. A. K. Loyd.	Mr. Samuel Hoare.
Mr. Llewellyn.	Sir Walter Foster.

Mr. *W. E. Knollys* was examined.

[Adjourned till Tuesday next, at a Quarter-past Two o'clock.

Tuesday, 27*th June* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Mr. Cripps.	Mr. Lecky.
Sir Fortescue Flannery.	Mr. Anstruther.
Mr. Hedderwick.	Lord Edmond Fitzmaurice.
Mr. A. K. Loyd.	Sir James Rankin.
Mr. Llewellyn.	Mr. Lloyd-George.

Mr. *H. B. Cleaver* and Colonel *Milward* (a Member of the House), were examined.

[Adjourned till Friday next, at Half-past One o'clock.

Monday, 3*rd July* 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Mr. Llewellyn.
Lord Edmond Fitzmaurice.	Mr. Lecky.
Sir James Rankin.	Mr. Samuel Hoare.
Mr. Woods.	Mr. Anstruther.
Mr. Hedderwick.	Mr. Lloyd-George.
Mr. Lionel Holland.	Sir Fortescue Flannery.
Mr. Davitt.	Mr. Cripps.
Mr. A. K. Loyd.	

The Committee deliberated.

[Adjourned to Thursday next, at Half-past One o'clock.

Thursday, 6th July 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Lord Edmond Fitzmaurice.	Mr. Davitt.
Sir James Rankin.	Mr. A. K. Loyd.
Mr. Woods.	Mr. Llewellyn.
Mr. Lloyd-George.	Mr. Anstruther.
Mr. Hedderwick.	Mr. Cripps.
Mr. Lionel Holland.	

The Committee deliberated, and resolved that—

1. Instead of adopting any one of the Bills before the Committee, the Committee will recommend the general principles on which they consider that a scheme for providing Old Age Pensions for aged and deserving poor may be framed.

2. The Committee adhere to the Resolution of 9th May, but will await the Report of the Cottage Homes Committee before making any recommendations with regard to the reform of the Poor Law.

The Committee further deliberated.

[Adjourned till Thursday, 20th July, at Half-past One o'clock.

Thursday, 20th July 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir James Rankin.	Mr. Hedderwick.
Mr. Lecky.	Mr. Woods.
Mr. Lionel Holland.	Mr. Llewellyn.
Mr. Cripps.	Mr. Anstruther.
Lord Edmond Fitzmaurice.	Mr. Lloyd-George.
Mr. Davitt.	Sir Fortescue Flannery.
Mr. Samuel Hoare.	

DRAFT REPORT proposed by the *Chairman* read the first time, as follows:—

"INTRODUCTION.

"1. The reference made to this Committee was to 'consider and report upon the best means of improving the condition of the aged deserving poor, and for providing for those of them who are helpless and infirm; and to inquire whether any of the Bills dealing with Old Age Pensions and submitted to Parliament during the present Session, can with advantage be adopted, either with or without amendment.'

"2. We have carefully considered the various matters committed to our inquiry, and we now proceed to state the result of our investigations and the conclusions at which we have arrived.

"3. In one respect the position of your Committee has been of somewhat unusual difficulty. The subjects embraced in our enquiry had already been referred in the year 1893 to a Royal Commission, presided over by Lord Aberdare, and in 1896 to an Expert Committee, appointed by the Treasury, of which Lord Rothschild was the Chairman.

"4. The Royal Commission was appointed to inquire 'whether any alterations in the system of Poor Law relief are desirable in the case of persons whose destitution is occasioned by incapacity for work resulting from old age, or whether assistance could otherwise be afforded in those cases.'

"5. The reference to Lord Rothschild's Committee was 'to consider any schemes that may be submitted to them for encouraging the industrial population, by State aid or otherwise, to make provision for old age; and to report whether they can recommend the adoption of any proposals of the kind, either based upon, or independent of, such schemes; with special regard, in the case of any proposals of which they may approve, to their cost and probable financial results to the Exchequer and local rates; their effect in promoting habits of thrift and self-reliance; their influence on the prosperity of the friendly societies; the possibility of securing the co-operation of these institutions in their practical working.'

 "6. Both

"6. Both the Commission and the Committee took voluminous evidence. Their inquiries were prolonged, and each of them presented carefully reasoned and able reports. But neither of these two bodies were able to make any recommendations in favour of Old Age Pensions, and Lord Rothschild's Committee pointed out in much detail the objections which they entertained to one and all of the different schemes which had been under their examination.

"7. Under these circumstances your Committee felt that, after a comparatively short examination of the subject, any recommendations they might make which were in conflict with the conclusions of those bodies would be regarded as of little weight unless your Committee were able substantially to meet the main objections which they had urged.

(Summary Aberdare Commission, paras. 19 and 25. Report Rothschild Committee para. 70).

"8. Both of these bodies have laid stress on the remarkable development of habits of thrift and providence among the working classes in recent times, and on the danger of making any proposals which might tend to arrest the praiseworthy efforts which so many of the poorer classes are making to secure for themselves, by the exercise of prudence and self-denial, an independent position in old age.

"9. We recognise and we entirely concur in the force of this expression of opinion; but, on the other hand, we are unable to ignore the fact, abundantly supported as it is by the evidence we have had before us, that cases are too often to be found in which poor and aged people, whose conduct and whose whole career has been blameless, industrious, and deserving, find themselves from no fault of their own, at the end of a long and meritorious life, with nothing but the workhouse or wholly inadequate out-door relief, as the refuge for their declining years.

"10. Evidence to this effect was given by various witnesses to Lord Aberdare's Commission, and it is amply confirmed by that of several others who were examined by the Select Committee on Cottage Homes, during the present Session, whose evidence we have had before us.

"11. With regard to those who are relieved within the workhouse, the evidence is clear that the majority of the inmates of the house are in that position because of sickness or infirmity which obliges them to accept the shelter of such an institution.

"But, on the other hand, numerous cases will be found of respectable, hard-working people who have come there through no fault of their own, but from misfortune or some other cause entirely beyond their own control.

"12. It is also true, no doubt, that in the great majority of cases out-door relief is almost invariably given in the case of poor and aged people who are known to the Guardians to be deserving.

"13. But this kind of relief, while it sometimes appears to be given without sufficient discrimination, is said to be too often wholly inadequate to provide for the reasonable comfort and even for the barest necessities of the poor. It was stated by Mr. Knollys, the Chief General Inspector of the Local Government Board, to the Cottage Homes Committee, that, as a rule, persons in receipt of out-relief get from 2*s*. 6*d*. to 3*s*. a-week. Another witness, Mr. Baldwyn Fleming, the Senior Inspector to the Board, said, 'I think the way in which relief is administered now in too many cases is intensely cruel to the poor; I think that to try to make old people live on 2*s*. 6*d*. and a loaf for a week is intensely cruel, and very much more so than the unpleasantness which they feel in going into the workhouse.'

"14. It is for cases such as these that we desire to provide, and we think that this can be done by the methods we propose without any undue discouragement either to thrift or the self-respecting efforts which many of the poor are making now to secure provision for themselves in their old age.

"The Course of the Inquiry.

"15. We were instructed by the reference to this Committee to examine into certain matters connected with Poor Law Administration, as well as the various Bills which were referred to us dealing with Old Age Pensions, and we were further to inquire into the best means of improving the condition of the aged and deserving poor.

"16. In considering the reference, we came to the conclusion which is embodied in the following Resolution at a very early period in the course of our inquiry, viz., 'That the needs of many of the aged and deserving poor will not be met by any scheme for Old Age Pensions only, and that some provision should be made for them by the reform of Poor Law Administration; in other words, by improved poor relief, as well as by Old Age Pensions.'

"17. We further decided on the same occasion to begin by examining into that branch of the subject which related to pensions.

"18. Acting upon this decision we investigated and discussed the provisions of the seven different Bills which were referred to the Committee, but we were unanimously of opinion that instead of adopting, either with or without amendments, any one of these measures, it was desirable to formulate for ourselves the general principles upon which any measure dealing with the question might be framed.

"19. We proceeded in the next place to consider what evidence it was desirable and necessary to take upon this branch of the inquiry.

"We had before us the evidence of a great number of witnesses, sixty-nine in all, who were examined

examined by the Royal Commission in 1893 and 1894, and likewise that which was given to Lord Rothschild's Committee in 1896-97, and which was more expressly directed to the subject of Old Age Pensions.

"20. The evidence thus already taken on this question was voluminous, and in some respects exhaustive, and we decided to limit our own examination as far as possible to the evidence of witnesses who were able either to bring new information to our notice or to tell us from their own experience the results of certain systems of Old Age Pensions which were in existence already either in this country or abroad, or who were thoroughly conversant with questions relating to provision for the poor.

"EVIDENCE OF WITNESSES.

"21. With this object we began by calling as witnesses the following gentlemen, each of whom gave us most interesting information on the subject of our inquiry: Sir J. Dorington, M.P. for Stroud, Mr. J. S. Davy, an Inspector of the Local Government Board, who had recently visited Denmark expressly to investigate the Old Age Pension System which has been adopted in that country, Sir Henry Longley, K.C.B., the Chief Charity Commissioner, and Mr. Munro, the Clerk to the Wells and Camden Charity at Hampstead.

"22. Sir John Dorington showed by the example of certain benefit societies, with which he is closely connected, that it is within the power of many, at least, of the poorer classes to provide themselves with an income in old age without any public assistance. A person joining one of these societies at the age of 23, and paying at the rate of 1*d.* a-day, will not only receive sick benefits, but can reckon (if present rates of interests continue, and if young men continue to join societies) on having at the age of 65 a share of accumulated profits amounting to 130*l.* to his credit, a sum sufficient to buy a Post Office annuity of 13*l.* per annum. Members also have the power at any time to withdraw the sum standing to their credit, less the profits of the last two years. It appears that agricultural labourers have joined societies of this kind, and that it has been hitherto within their power to maintain the subscription. Q. 45. Q. 42. Q. 71.

"23. The societies founded upon this basis are already numerous and are increasing, but the oldest of them is only 24 years old. Sir John Dorington himself appears to be the first and as yet the only one of their members who has become entitled to a pension, and this he achieved by paying from the outset the highest subscription which was open to him. The objection to schemes of this kind—excellent as they appear to be—looked at as a means to meeting the existing evil, is the time which must elapse before they can provide for the old age of any appreciable number of persons. Q. 137. Q. 129

"24. Mr. James Davy, one of the General Inspectors to the Local Government Board, went to Denmark to examine the State pension system which has for some years been in operation there, and gave us evidence upon the subject. Much credit we think is due to Mr. Davy for the ability and zeal with which he mastered the details of a complicated system within the very limited time at his disposal.

"25. The Danish pension system was enacted by a law passed in 1891. Applications for a pension must be made to the Communal authorities (and in Copenhagen to the permanent official who there takes for this purpose the place of the Communal authorities) in a form authorized by the Minister of the Interior, accompanied by certain information. Q. 933. Q. 895.

"26. The three main qualifications for a pension are that the applicant must be (1) a native-born subject, (2) over 60 years of age, and (3) 'without the means of providing himself or those practically dependent on him with the necessaries of life or with proper treatment in cases of sickness,' or, in other words, that he must be practically destitute. Q. 897. Q. 902.

"27. There are also three disqualifications: (1) the pensioner must not have undergone sentence for any transaction accounted dishonourable, and in respect of which he had not received rehabilitation; (2) his poverty must not be the consequence of any actions by which, for the benefit of his children or others, he has deprived himself of the means of subsistence, or caused by a disorderly and extravagant mode of life, or in any other way be brought about by his own default; and (3) he must not have received Poor Law relief for ten years previous to the application. Q. 904. Q. 916.

"28. Although the Communal authority cannot refuse a pension to any person who fulfils all the conditions, the nature and the amount of the relief to be given is left to their discretion. The Act says 'The relief must be sufficient for the support of the person relieved and of his family, and for their treatment in sickness, but it may be given in money, or in kind, as circumstances require, and consist in free admission to a suitable asylum, or other establishment intended for this purpose.' Q. 907.

"29. The pensions under the Act can be withdrawn in certain circumstances, but as a matter of fact, in Mr. Davy's belief, they are very seldom taken away, and are considered as a permanent provision for old age. For this reason, and because they do not involve any civil disability, he believed them to be very popular. Q. 921. Q. 921.

"30. In Mr. Davy's judgment, the amount of the pensions is fixed by the authorities 'on precisely the same grounds as the amount of out-door relief given in England.' That is to say, the pension given is apparently just what would supplement the man's means so as to enable him to live. The pensions are small: in the country districts, 2*s.* a week on the average; in provincial towns, 2*s.* 8*d.*; in Copenhagen, 3*s.* 4½*d.*; and in market towns, 3*s.* 7*d.* In Copenhagen there is a certain Q. 924. Q. 924. Q. 939.

certain scale by which the pension is adjusted to the amount and kind of other income of the applicant, but in most places the authorities fix the amount in each case according to their discretion.

"31. As to the sources of the pension fund, it seems that half is derived from local funds, and half is paid by the State, but the total State contribution is limited to a certain annual maximum. It appears that, since the Pension Act was passed, there has been a remarkable fall in ordinary poor-relief expenditure in Denmark. In 1892, it was 438,750*l.*; in 1896, it had dropped to 377,137*l.*

"32. This fact, Mr. Davy thought, might be attributed partly to the inducement given to keep off the rates after the age of 50, and partly by the inducement to Communal authorities to place all the cases which they can upon the pension list to which the State contributes, rather than upon ordinary relief, the whole cost of which falls upon themselves. But the savings of the Communes in Poor Law relief is more than counterbalanced by their share of the expenditure under the pension system.

"33. In the opinion of some people in Denmark, the weak point in connection with the system is that it requires the applicant, if he wishes to succeed, to be without means sufficient to support existence, and therefore acts as a discouragement, in some degree, to thrift. It appears, however, from Mr. Davy's evidence that, as in the case of out-relief in England, the recipients are rarely without some kind of other means, which the pensions are given to supplement.

"34. In fact, it is difficult to see what substantial difference there is, in practice, between the pensions in Denmark and the out-relief given in this country to the deserving poor, except that in Denmark such relief can be claimed as a matter of right, and conveys no civil disqualifications.

"35. Sir Henry Longley, the Chief Charity Commissioner, gave us some most interesting information as to the Old Age Pension Schemes which the Commissioners have established in recent years, and also as to the amount of income, derived from endowed charities, which is or might be devoted to such pensions.

"36. In the year 1898 a total income of 611,464*l.*, derived from endowed charities, was devoted to pensions and almshouses, and an income of 327,625*l.* to dole charities. There is, therefore, a total annual sum of not much less than 1,000,000*l.* which is available for these purposes.

"37. It appears that within the last thirty years a great number of different schemes of this kind have been established in different parts of England and Wales, chiefly by the conversion of dole charities into pensions. Dole charities, in the opinion of the Commissioners, are open to numerous objections, which are fully stated in their Fortieth Annual Report, and this process of conversion is carried out whenever the opportunity occurs, and is constantly going on.

"38. Sir Henry Longley supplied us with some typical pension schemes made by the Commissioners. The conditions contained in these schemes are usually five in number. The pensioners must be (1) poor; (2) of good character and able to show that they have led reasonably provident lives; (3) they must have been resident in the parish for five years before the application; (4) they must not have received Poor Law relief during the period; and (5) they must be 'wholly or in part unable to maintain themselves by their own exertions, by reason either of old age, ill health, accident, or infirmity.'

"39. The experience of the Commissioners has led them to think it advisable not to fix a pension age, and, in making schemes, they have usually abolished the precise age limits often fixed by the original trusts. Nor do the Commissioners fix absolutely by their schemes the amount of the pension. They have found it to be more expedient to fix a minimum and maximum amount, leaving discretion within those limits to the administering Trustees. As a rule, the scale of these pensions range from 5*s.* to 8*s.* or from 7*s.* to 10*s.* A provision is now usually inserted in the schemes that pensions shall be granted for a term of three years, and shall be renewable, so that the Trustees may have opportunities for considering any change of circumstances.

"40. With regard to the conditions of the pensions, it appears that it is left to the discretion of the administering Trustees to decide as to what is poverty, what is 'reasonable providence,' and what constitutes 'good character.' Questioned upon the point as to whether the Trustees had difficulty in ascertaining whether and how far applicants complied with these conditions, Sir Henry Longley replied that, so far as the Commissioners were aware, there had been no considerable difficulties in practice, and expressed his opinion that this large existing pension system had worked satisfactorily and well.

"41. These views were confirmed by our examination of Mr. Munro, the clerk of an important pension charity, the 'Wells and Camden Charity' at Hampstead. Mr. Munro said that the Trustees had no difficulty in ascertaining the truth of the statements made by the applicants, either through the inquiries of their clerk, or, in some cases, by the aid of the Charity Organisation Society. He considered also that the pension system under this Charity did a great deal of good, and was not hurtful to the saving habits of the people in the district.

"42. Mr. Munro also pointed out that, in the case of the Wells and Camden Charity, the Trustees require that a candidate for a pension should have an income of at least 5*s.* a-week derived from other sources, and should have shown some proof of thrift, as having belonged to a friendly society, or deposited money in a savings bank, or otherwise tried to make independent provision. They would not accept the mere fact of non-receipt of Poor Law relief for five years as a sufficient positive qualification.

"43. Besides

"43. Besides examining Mr. Munro, we obtained answers in writing to certain questions addressed to the clerks of twenty-two pension charities in different parts of the country. These questions and the answers obtained to them are printed in the Appendix to our Report. In two only of these charities is a contributory income from the recipient required. As a rule, the Trustees appear to grant pensions to poor people on general evidence of thrift and good character. From the answers to these questions it appears that the Trustees are able without difficulty to ascertain whether and how far the applicants are able to comply with the conditions laid down in the schemes, and that the schemes in their results may be regarded as satisfactory to the pensioners themselves and beneficial to the interests of the poor.

"44. From a careful examination of the foregoing evidence, we have formed the opinion that the success of the Danish Old Age Pension scheme on the one hand, and on the other the satisfactory results of the pension schemes, which have for many years been established in England by the Charity Commissioners, afford *primâ facie* evidence that it is practicable to create a workable system of Old Age Pensions for the United Kingdom.

"45. We think that the attempt should be made, and we have carefully considered what the nature of the scheme should be, in examining the various methods which have been suggested in the course of our inquiry. Two of these, however, we thought it unnecessary to consider.

Schemes that have been Suggested.

"46. We refer, in the first place, to proposals which may be described as schemes for universal pensions, without regard either to merit or to thrift on the part of the recipient, and, secondly, to schemes which would require contributions from the pensioners from an early age towards the pension fund, on the principle which prevails in Germany at present, and which would make contributions from the earnings of the working classes compulsory by law.

"47. With reference to these proposals, it is sufficient to point out that the first is beyond the scope of our inquiry, which is limited by the reference to the aged and deserving poor, and as to the second, there are two objections, either of which, in our judgment, is fatal to any such proposal. In the first place, the operation of the scheme, and consequently, the advantage to the pensioners, must necessarily be deferred for many years; and, in the second place, we are convinced that it would be bitterly opposed to the wishes of the very class whom we desire to assist.

"48. There are, however, other pension schemes which are free from the objections we refer to, and it is to these latter that we have chiefly directed our attention.

"49. In dealing with this question, there are two considerations which we think should always be borne in mind. One is the painful position and the hardship of the lot of many of the poor who are deserving, but who cannot help themselves, and who are relegated in their closing years either to inadequate out-door relief or the still more distasteful shelter of the workhouse. The other is the striking and marked development in the efforts of many of the poorer classes to make provision for themselves, and the problem to be solved is how to reconcile two different objects which may appear to be conflicting; in other words, how to devise the means of making kindlier and more humane provision for the one class without doing anything to discourage or arrest the laudable efforts of the other.

"50. We hope and we believe it may be done by the proposals which we make, and which must necessarily include substantial amendments in the Poor Law, to which we shall afterwards refer, as well as a scheme or schemes for the provision of Old Age Pensions.

"51. With reference to the latter a variety of plans have been suggested to us, several of which we have carefully considered. One proposal is to leave as little latitude as possible to the pension authority to enact certain definite conditions to qualify for a pension, the fulfilment of which could be judicially decided; and to call upon the State to provide the entire cost of the pensions from Imperial funds.

"52. Independently of the anomalies to which any such proposal must give rise, there appears to be this additional objection to the scheme. If the State is to provide the means for the cost of pensions the State, it seems to us, must necessarily administer the scheme, and that is a proposition which we are unable to support.

"53. Another scheme is based mainly upon the following conditions: that people who have reached the age of 65, and have not received poor relief, or been convicted of a criminal offence for a term of years before the application for a pension, and whose income is less than 10*s.* a week should be entitled to a pension. This proposal would include so large a number of possible pensioners that we are afraid the cost of such a scheme would be very great.

"54. A third proposal is to add to the conditions of the last scheme the requirements that the applicant must either have belonged to a friendly society for twenty years, or have secured for himself an income by the exercise of some definite kind of saving or of thrift. This no doubt would greatly lessen both the number of pensioners and the cost of the scheme. But it is evident that these conditions if they were made absolute would exclude great numbers of applicants, especially of women, who might on other grounds be fairly entitled to the advantages of a pension. In that case, however, the provisions which we recommend for improved poor relief would be available for their support.

"55. After

"55. After full consideration we have come to the conclusion that in this case the wisest course to follow is that in which we have experience as our guide. We have such experience in the schemes of the Charity Commissioners, the results of which have proved, after many years of trial, to be productive of good effects, and we think that the general lines upon which a scheme for Old Age Pensions might best be framed should include the following conditions:—

"56. The applicant should satisfy the Pension authority that he—

"(1.) Is a British subject.

"(2.) Is sixty-five years of age.

"(3.) Has not within the last twenty years been convicted of an offence and sentenced to penal servitude, or imprisonment without the option of a fine.

"(4.) Has not received poor relief unless under exceptional circumstances during twenty years prior to the application for a pension.

"(5.) Has been resident for not less than twelve months within the district of the Pension authority.

"(6.) Is unable to maintain himself without assistance, and

"(7.) Has endeavoured to the best of his ability by the exercise of reasonable providence to make provision for himself and those immediately dependent on him.

"In reference to the last of these conditions we think that the authority should be bound to take into consideration whether, and how far, reasonable providence had been shown either by membership of a friendly society for a period of years, or by the endeavour of the applicant to make some provision for his own support by means of savings, or investments, or some other definite mode of thrift.

"The expression 'applicant' means either man or woman.

"57. This proposal, it is true, would add to the responsibility of the Pension authority, and leave them considerable discretion; it would also add to the difficulty of arriving at an estimate of the cost of the pensions.

"On the other hand, it is free from the objections to the plan we have discussed in paragraph 54, and we have seen that this discretion is exercised with judgment and success in similar schemes already in existence. It would admit deserving cases, who would be excluded by hard and fast conditions, to the advantages of a pension; and on the whole we are inclined to think that it is better calculated to work satisfactorily in practice than any other plan we have considered.

"58. Either of the last two-mentioned plans, however, we are prepared to recommend as a means of improving the condition of the aged and deserving poor, subject to further examination as to the financial aspect of the question. It has been quite impossible for us within the means and the time at our disposal to arrive at any estimate which can be in any way relied on, either as to the number of the applicants who would be eligible for pensions, or as to the cost that the pensions would entail (and we think that this branch of the subject might with much advantage be further investigated during the recess by competent experts on the basis of the two alternative proposals that we recommend).

"AMENDMENTS OF THE POOR LAW.

"59. We have still, however, to consider the amendments in the Poor Law, without which, in our opinion, any scheme for Old Age Pensions would be incomplete, and would still leave many of the old, deserving poor without improvement in their lot.

"60. We have taken some evidence ourselves, from Mr. Knollys, and others on this branch of the subject, but our duties in this respect have happily been lightened by the labours of the Cottage Homes Committee, and the Report which they have published.

"61. We are specially instructed by the reference to consider the best means of providing for those of the aged and deserving poor, who are helpless and infirm, but we do not think that we can usefully add much to the views which that Committee have expressed already.

"62. Mr. Knollys stated in his evidence to us, that all the inmates in the sick wards of the workhouse ought to get, and do get, 'if the administration is carried out as it should be,' the best available treatment under the existing system. That opinion is supported by the Report of the Cottage Homes Committee, but they also recommend the provision of separate cottages in connection with the workhouse, and these cottages would be available for old and deserving couples who are infirm.

"63. In this, and in further suggestions which they make with regard to classification, and other matters, we heartily concur, and without entering more into the details of a subject which they have very thoroughly examined, we are prepared, having carefully considered their Report, to generally indorse the recommendations which they make.

"64. In providing, however, for any scheme of pensions, there are various other questions besides the actual conditions of the pensions which have to be considered, and which may be enumerated as follows:—

"(1.) The authority to receive and to determine applications for a pension.

"(2.) The

"(2.) The amount of the pension and the mode in which it should be paid.

"(3.) The sources from which both the cost of the pensions and of their administration should be defrayed; and

"(4.) The necessary provisions for the suspension or withdrawal of the pension, if any change of circumstances should demand it.

The Pension Authority.

"65. With regard to the first point, it is evident that, if the conditions of a pension are such as to render the selection of a candidate practically automatic, the Pension authority might be purely judicial, and nothing further would be needed.

"But if, on the other hand, it is found to be necessary or desirable that something should be left to the descretion of the authority in the granting of a pension, it follows that a different authority would be required, and that it should be a body possessed of local knowledge, and more or less acquainted with local circumstances and affairs. In the latter case, indeed, the possession or such knowledge would, in our judgment, be essential.

"66. Again it will be seen with regard to the Pension authority, and the sources from which the funds should be drawn, that these two questions depend to some extent upon each other.

"It seems to us to be essential that the authority which grants the pensions should also be the authority which has to find the means.

"We could scarcely recommend a scheme under which one authority could grant pensions, for which another would have to pay.

"67. There is, we are aware, in certain quarters a very natural desire with which we can readily sympathise, that any scheme of pensions should be kept distinct, as far as possible from association with the Poor Law, and with this object it has been suggested that the County Council and not the Boards of Guardians should be chosen as the authority for the purpose.

"68. The County Councils, however, both in England and Scotland, are much opposed to this suggestion, and at the request of the English County Councils Association we heard a statement of their views upon the subject from Mr. J. Bickersteth, Clerk to the County Council of the East Riding of Yorkshire. Mr. Bickersteth told us that the Association was most unwilling that the duty of administering an Old Age Pension system should be imposed upon the County Council, because—

"(1.) They had at present no administrative machinery for the purpose and it would have to be created.

"(2.) It would be difficult, if not impossible, for applicants in so large an area as a county to make their applications personally at the county centre, and if the matter was referred to Local Committees it would be so difficult to secure the attendance of members in sufficient numbers, that eventually the granting of pensions would fall into the hands of individuals or officials only.

"69. The Scottish County Councils Association also asked to be heard upon the subject, but after some correspondence, instead of giving evidence, they associated themselves by a letter to your Committee with the views which were expressed by Mr. Bickersteth on behalf of the English County Councils.

"70. On the other hand, the Association of Poor Law Unions in England and Wales—through their Executive Council—addressed a communication to the Committee in which they stated their opinion that the administration of Old Age Pensions should be left in the hands of the Board of Guardians who for such purpose should annually appoint a Pension Committee to be distinct from the ordinary Poor Law administration, and the majority of which should be members of the Board of Guardians.

"71. Mr. Knollys, who is the Head of the Poor Law Department in the Local Government Board, and who speaks with great experience, made a similar proposal, viz., the creation of a Special Pension Committee, appointed in the first instance by the Guardians, with power to add to their number.

"72. He gave evidence before us upon this point in considerable detail, and he quoted as a precedent the School Attendance Committee under the Elementary Education Act of 1876.

"73. Each Committee he suggested, when appointed, should act independently of the Board of Guardians, and should have power to appoint an official or officials of its own, to be called the Pension officer or officers.

"The cost of the pensions, he considered, should be borne by the common fund of the Union, which would sufficiently check, in his opinion, undue extravagance in administration.

"At the same time, he thought that there should be a contribution from Imperial funds in aid of the general cost of Poor Law administration, in consideration of the increased cost to the rates which would be entailed by a system of pensions.

"There would be, in his opinion, a serious objection to a separate and distinct grant-in-aid of pensions only, viz., the temptation to relieve the poor rates by unduly adding to the numbers of the pension list, to which the Government contribution would alone be made.

 "74. We

"74. We are impressed by the representations which have been made to us with regard to the Pension authority in the course of our inquiry, and, whilst we can fully sympathise with the desire that the Poor Law and any scheme of pensions should be kept as far as possible distinct, we are unable to reject proposals which appear to us to be dictated by considerations of practical utility on the ground of sentiment alone.

"75. With regard to the next point, viz., the amount of the pension, we have considered the practice of the Charity Commissioners, and we think there are advantages in the principle which they adopt of a minimum and maximum, rather than a fixed sum, for the pension.

"76. We are also of opinion that provision should be made for the withdrawal of a pension on proof being given that any of the statements on which it was granted were false, or that the circumstances under which it was given have materially changed.

"77. Finally, we think that the pensions might be paid with advantage through the medium of the Post Office, and we learn from that Department that there would be no practical difficulty in giving effect to this proposal.

"78. After carefully considering the several points which we have mentioned, we recommend—

"(1.) That a Pension authority should be established in each Union of the country, to receive and to determine applications for pensions.

"(2.) That the authority for this purpose should be a Committee appointed by the Guardians from their own number in the first instance.

"(3.) That the Committee, when so appointed, should be independent of the Board of Guardians, with power to add to their numbers, subject to Regulations to be made by the Local Government Board.

"(4.) That the cost of the pensions should be borne by the Common Fund of the Union, and that a contribution from Imperial sources should be made to that fund in aid of the general cost of the Poor Law administration, not exceeding one-half of the estimated cost of the pensions in the Union.

"(5.) That the amount of the pension should be not less than 5*s*. or more than 7*s*. a week, at the discretion of the Guardians, according to the circumstances of the pensioners and the cost of living in the locality, and that it should be paid through the medium of the Post Office.

"(6.) That the pension should be awarded for a period of not less than three years, to be renewed at the end of that period, but subject to withdrawal at any time by the Pension authority, if in their opinion the circumstances should demand it.

"Objections to Pension Schemes.

"79. There remain to be considered the main objections which have been urged to these and to similar proposals.

"80. One of the commonest objections to Pension schemes has been as follows:—That they impose on the State generally and therefore on the poor and the industrial classes, a heavy charge for providing pensions for a portion only of those classes. But that objection it seems to us is met by the proposals which we make for improved poor relief, the advantages of which will be open to any and to all of the poorer classes who may be unable to comply with the conditions which are attached to the grant of a pension.

"81. Again it has been held that the prospect of a pension for their closing years, will disincline the poor to make or continue the exertions that many of them make at present for their own support, and that the considerations which induce to industry and thrift will cease to operate in future. We are unable to perceive how these objections can apply in the case of the proposals for which your Committee is responsible.

"82. To encourage and to stimulate the poor by their own exertions to keep off the rates, is by general admission a most desirable object. The non-receipt of Poor Law relief is one of the conditions of the Danish pension system, and whatever else it may be possible to urge against that system, it is certain from the evidence of Mr. Davy, that since it was established, the number of recipients of poor relief in Denmark has enormously diminished; and similar results may be naturally expected in this country, from the conditions of the schemes we recommend, in which the non-receipt of poor relief is included, and is indeed among the chief.

"83. Again it has to be remembered that under these schemes membership of a friendly society, or evidence of some other form of thrift are either to be absolute conditions, or to be taken into account before a pension can be granted, and it seems to your Committee that so far from discouraging either industry or thrift, additional inducements to the practice of those virtues are offered by the proposals which they make.

"84. The injurious effect of any pension scheme on the rate of wages has also been suggested as an objection to the system, but the amount of labour which would be affected by a Pension scheme after the age of 65 is so comparatively small, that we do not attach very serious importance to this objection.

"85. It

"85. It has also been objected by various witnesses, and their objections were endorsed by the Aberdare Commission and also by the Rothschild Committee, that adequate investigation into the past history, character, and position (financial or otherwise) of the applicants for pensions would be impracticable; but those who have taken this objection do not seem to have been aware either of the work of the Charity Commissioners, or of the pension schemes which, under their auspices, are in operation at the present time.

"86. If it be possible to ascertain the merits and deserts of candidates for pensions under the schemes of the Charity Commissioners in England, and this is what is done and done successfully at present, we are unable to understand why a similar process may not be successfully repeated on a larger scale by the means which we propose.

"87. We have now examined the various matters which have been referred to us, and we have only to say this in conclusion:—

"We are very sensible of the grave importance of the inquiry which has been committed to our care, and of the difficulties of the problem which it has been our duty to examine. We have given to the subject, within the time at our disposal, the best attention in our power, and we make our proposals with the deference which is due to the opinions of others on a difficult and highly complicated question. But we believe that if they are adopted they will add to the comfort, and improve the position, of the 'Aged and Deserving Poor.'"

DRAFT REPORT proposed by Mr. *Lecky*, read the first time, as follows:—

"1. I concur in the opinion expressed by the majority of the Royal Commission presided over by Lord Aberdare and by the Committee presided over by Lord Rothschild, that no one of the schemes apart from the Poor Law that have been devised for the purpose of supporting out of State funds the aged and deserving poor can be safely recommended, and is not likely to produce greater evils than it would cure. It does not appear to me that the evidence brought before the present Committee gives any reason for modifying this conclusion.

"2. There is, as it seems to me, a fundamental and most dangerous misconception which the term old age pension tends to accredit. The pensions, largely of the nature of deferred pay, given by the State or by private employers, for specific services duly rendered, to those who have been in their employment or under their control, have no real analogy to the proposed State endowment of all old persons, or at least of all respectable old persons who, at the close of a life of independent industry, find themselves insufficiently provided with the means of livelihood. Such an endowment drawn from the taxation of the country would be essentially of the same nature as Poor Law relief. However much it may be disguised by other names, it would be an eleemosynary grant resting on no foundation of natural right. There is no real ground for the assertion that because an industrious man has failed to earn a sufficiency he has a moral right to be rewarded for his industry out of the proceeds of a tax levied upon his neighbours to whom he has rendered no service, or none which has not been paid for in wages.

"3. Of the various schemes that have been proposed, that for the universal endowment of all aged persons has been excluded by our references. Such a measure would impose upon the nation a perpetual tax which would certainly not be less than double the amount by which the interest of the National Debt has been diminished since the Peace of 1815, and which would inevitably tend to increase. It would impose upon it an obligation from which, if once undertaken, it would be impossible to recede without producing a terrible catastrophe; which would even now be tremendously heavy, and which, if a great war again added largely to our debt, or if some serious trade vicissitude diminished our resources, might easily become absolutely overwhelming; and it would do so in order to attain an end which would probably be much more mischievous than the reverse. I can hardly conceive anything more certain to discourage thrift and to sap the robuster qualities of the English people than that the belief should grow up among the whole working population, including the most industrious, the most respectable and the most independent, that they should look forward to the State and not to their own exertions to support them during their old age. A very large number of resolutions have been brought before us by different associations, urging that pensions should be granted to all aged poor without any contribution on their own part or any test of thrift, and many of them desire that this pension should be granted as early as the age of 60. (Appendix, No. 4.)

"4. The more reasonable and moderate proposals are those intended to distinguished the thrifty from the thriftless, and to place a premium on thrift by granting a pension to all deserving old persons, who, by their own industry had earned for themselves a small, though insufficient, income, or who had subscribed steadily to a friendly society or to some other society intended to provide against sickness or old age. The age at which this pension should be granted is generally placed at 65. According to some schemes the State should double the annuity which such persons had earned for themselves, or should add to it sufficient to make it 10*s.* a week. According to others it should make a fixed grant of 2*s.* 6*d.*, or 5*s.*, or 7*s.* a week.

"5. Schemes of this description would impose on the community a tax which, though very heavy, would be much less than a scheme of universal pensions, but the objections to them are very formidable. It is not desired by their authors to give a pension to those who do not want it. The proposed qualification is a small and defined income, and if these schemes encourage the thrift which was necessary to attain that income, they would have a directly opposite effect once it was reached, as the first result of increasing his income would be to disqualify a man

for a pension. After the age of 65, again, very little work would be done. Though men of that age are usually unfit for the severer kinds of labour, there is much labour, both in agriculture and in other departments of industry, for which they are fully capable. It is for their own interest, and for the interest of the community, that they should continue in them, but a fixed Government pension would, under any circumstances, greatly diminish their motives for doing so, and according to some proposals the pensioner should be absolutely forbidden to work for wages. There could hardly be an act of greater tyranny or one more directly opposed to the general interests of the community.

"6. If, as is proposed in some schemes, the pension was to depend upon a subscription to a friendly society, it would be granted in the most partial manner. Friendly societies are mainly English. They are less general in Scotland. They do not exist in great tracts of Wales. They hardly exist at all in Ireland, and only a very small proportion of women belong to them. If, too, the Government is to work its pension scheme in conjunction with the friendly societies, it could hardly escape the necessity of guaranteeing their solvency. It would be obliged to mix itself up with their finance, and to impose upon them an inspection and a control which they would certainly resent, and which would greatly increase its own administrative duties. If, on the other hand, it acted independently of the existing societies for securing old age pensions and encouraging working class thrift, the presence of this new gigantic influence possessing State credit, as a kind of competitor in the field, would certainly impair and probably ruin voluntary institutions, which are doing an admirable work and are among the most efficient means of encouraging self help, diminishing pauperism, and improving the condition of the working class.

"7. The question will naturally arise how it would be possible for the Government to ascertain the real means of the claimant for a pension, to discover whether he possesses private resources or savings so large as to disqualify him. In a small, thinly populated country, with a stationary population, where the circumstances of most men are well known to their neighbours, this difficulty might not be insuperable. It is very different in a country of great cities and of a vast migratory population. One scheme laid before us proposes that a condition of a pension should be a long residence in a single locality, and if the funds were to be drawn from local rates some such condition would appear indispensable. The Danish scheme requires a fixed residence in the country of at least 10 years. The New Zealand law requires an annual inquisition into the private means of the pensioner. But all such provisions are manifestly unsuited to a country in which an immense proportion of the most energetic and industrious workmen are in the seafaring profession, or are in close connection with the Colonies, or belong to trades which compel or induce them constantly to migrate from one great centre of population to another. How can the State undertake to ascertain the real means of the tens of thousands of applicants drawn from such classes? What guarantee would there be against frauds of the widest description? And the task would be, if possible, still more helpless if the State endeavoured to ascertain who are the really thrifty and deserving, by examining into the amount of their debts and the degree in which through their lives they have fulfilled their contracts and paid their way.

"8. Nothing, indeed, is more conspicuous in these schemes than the unlimited faith which seems to be felt in the power of the State to undertake any amount of administration, to multiply almost indefinitely its functions, its functionaries, and its responsibilities. The danger of such a persuasion is very great. The State may easily be overweighted by the tasks that are thrown upon it, and, if so, its administration will be both inefficient and extremely costly. It is totally unfit to undertake a minute inquisitorial inquiry into the means and circumstances of the great masses of the poorer population, and such an attempt would be utterly repugnant to the English character. The financial difficulties of the enormous extension of State banking which would be involved in an old age pension system could hardly be exaggerated. I have already mentioned the danger of the State mixing itself up with the often very dubious finances of the friendly societies. Owing chiefly to the decline of the rate of interest, it already finds a great and growing difficulty in investing the sums which are intrusted to it by the Post Office and the savings banks. But all these difficulties would be immeasurably increased if it undertook the administration of a pension fund for tens of thousands and perhaps millions of independent persons drawn from all classes of the labouring poor.

"9. It has been contended before us that the administration of the pension fund should be placed altogether in the hands of the managers of the friendly societies, subject only to certain powers of appeal and inspection by the Government. Such schemes seem to me wholly impracticable. To the friendly societies, no doubt, they would offer great advantages. They would give a new and strong motive for all classes of the working community to join them, and they would at the same time enable them to dispense with their superannuation funds and with a large part of their sick funds, but they would open the door to grave and manifest abuses and to great injustice to those deserving poor who were not members of these societies.

"10. Of the proposal to place the administration of the pension fund in the hands of the county councils, it will be sufficient to say that the evidence brought before us shows that those bodies emphatically repudiate it, and that they have no sufficient machinery to enable them to undertake it. Mr. Bickersteth in his very interesting evidence has shown that it would be necessary for them to have a committee specially devoted to this work, sitting in every Poor Law union, and sitting altogether at least 40 times in the year. Such an addition to the abundant work already devolving on the county councils would as Mr. Bickersteth truly says, strain to the utmost point the public spirit of its members, and it is probable that in most cases frequent non-attendance would throw the work into the hands of a very few. And if the county councils of the most

prosperous

prosperous and advanced part of the empire could hardly be trusted to discharge this gigantic task, the difficulty would be absolutely insuperable in the poorer and more backward parts. Who could expect a wise, efficient, and impartial administration of these great sums of public money by county councils in Mayo or Donegal?

"11. In Denmark old age pensions are administered by the same authorities as the ordinary Poor Law relief, though one of the chief effects of the measure is to transfer a great part of the cost of supporting the poor from local sources to general taxation. Poor Law relief is graduated according to merit (in theory, at least), much more than in England—old age pensions representing one extreme, while compulsory workhouses with a prison department form the other. A small country, however, with only one considerable town, and with a stationary population of prosperous peasant proprietors, differs so widely from England that it can furnish but little guidance for an inquiry like the present.

"12. For the reasons I have assigned, it seems evident that if any system of State pensions were established, it would be necessary to fall back on the existing machinery, and to make the Poor Law guardians, or, as Mr. Knollys has suggested, a committee of the Poor Law guardians, its administrators.

"13. But under such a system the distinction between old age pensions and ordinary outdoor Poor Law relief would be very slight. It is more than doubtful, however, whether, if the pension fund was derived wholly or mainly from Imperial taxation, Parliament would suffer its administration to be placed in the hands of local bodies. They would have a manifest temptation to throw as much of the Poor Law relief as possible on the pension fund, in order to transfer the cost from local to Imperial funds.

"14. On the Continent most proposals for old age pensions are connected with compulsory insurance divided between the workman and his employer. In the recent inquiry on the subject which has taken place in Holland, the desirability of such insurance was nearly the only conclusion arrived at, and in Germany, as is well known, it is rigidly enforced. It appears, however, to be generally admitted that in England the extreme unpopularity of such compulsion places it outside the range of practical politics. But the object of the great majority of the schemes that have been brought forward is to prescribe the form that thrift must take by offering a pension to such working men as have secured for themselves a small annuity. There is, I think, a wide and well-founded concensus of competent opinion that such an attempt is exceedingly unwise. In the infinitely various conditions of a working man's life, thrift will take many forms, and an attempt to prescribe a single form is eminently injudicious. The whole life plan of a farmer, whose farm will remain with him to the end, will be different from that of an artizan or a domestic servant whose power of earning a livelihood depends entirely upon his physical strength. The former will probably find it most profitable to expend his savings on the improvement of his farm. Where the system of peasant proprietorship prevails, most agricultural thrift is directed to the purchase or enlargement of farms. In Ireland it is largely directed to the purchase of tenant right. It is still more frequently directed to saving a sufficient sum to enable the younger members of the family to emigrate to a country where so many of their relations have already gone, and where they can easily earn a sufficiency for their old age without any State assistance.

"15. Nor is it by any means true that even the artizan will find the purchase of an annuity the best thing to be aimed at. It is noticed that while working class thrift has enormously increased in our generation, the purchase of a deferred annuity is one of the rarest and most unpopular forms of working class investment. To buy a house or some furniture; to start a small business; to expend his savings in tiding over periods of slack or failing work; to avail himself of the advantage which some fluctuation in the market gives to the man who can transport himself promptly to another locality or a new business, is in many cases far more to the advantage of a working man than the purchase of an annuity. Above all, money expended in settling his family is often his best policy, as well as the course which is most beneficial to the community. At present a large proportion of working men look forward to their children to help them in their old age, and make it a main object of their lives to place them in a position to do so. It does not seem to me a wise thing for the State, which has already freed parents from the natural duty of providing for their children's education, to emancipate children from this duty. Nor does it seem to me either wise or moral for the State to endeavour to induce every married working man to sink all his savings in an annuity which will end with his life, and from which his widow and children can derive no benefit. It is certainly not for the advantage of the country that in selecting between alternative ways of providing for old age, he should be induced to choose that which throws the greatest burden on the State. With the vast increase of population, with the great fluctuations of modern industry, and with the rapid development of the Colonies, it is extremely desirable, both in the interest of the working men and of the State, that they should be induced to transfer themselves from congested towns and from exhausted industries to new fields. A general pension system would certainly contribute most powerfully to prevent them from doing so.

"16. It must be added that it is unfortunately only too true that there are very large numbers of the industrious poor who would be wholly incapable of saving sufficient to procure for themselves even a small annuity. This is certainly true of the agricultural labourers in the more depressed countries in England and in large tracts of Scotland and Ireland. In the case of many others such a saving is barely possible but at the cost of lowering their standard of living to the level of the poorer continental countries. We have had some melancholy evidence brought before us of the low level of women's wages as compared with the wages of men, and of the extreme difficulty they would

would find in acquiring the thrift income which, according to most of the schemes for old age pensions, is an essential qualification. When it is added to this that women are very generally excluded from the friendly societies, it becomes evident that they would have great reason to fear injustice in the distribution of pensions. It is truly said that the first condition of the healthy working of a pension system is that it should seriously encourage thrift, but the difficulty of obtaining this end to any high degree is enormous. Probably the best test that can be suggested is a very easy and imperfect one,—that the claimant should for a certain number of years have never applied for Poor Law relief.

"17. Another consideration of great importance is the probable effect of old age pensions upon wages. All experience shows that where a pension is attached to a particular employment the rate of wages in it is greatly below what would otherwise have been the market rate. It seems to me scarcely doubtful that a general pension system would have a similar effect. The German system of throwing part of the cost directly on the employer naturally leads him to make it his first object to reduce wages sufficiently to compensate him for the expenditure. Even if the influence of old age pensions in depressing wages was not directly felt in England in the earlier years of a working class life, it would at least be felt indirectly in retarding their natural rise, and it would be directly and severely felt when the prime of life was past and the period of obtaining a pension drew near. The conditions of modern industry already press heavily on men between 55 and 65. It can hardly be doubted that an old age pension in prospect would, during these years, aggravate their condition. I have already dwelt upon the injustice of the proposals that have been made for depriving those who had attained a pension of the right of working for wages. If, on the other hand, they were permitted to do so, the pensioner could easily underbid his competitors in the market, especially those who were not greatly below him in age. The advantage of a pension even to those who attained it would have been dearly bought, and how many would never live to attain it?

"18. The enormous addition to the taxation of the country which any considerable pension scheme would require would also have the gravest effects. Of the cost of these schemes it is true we have only vague and conjectural estimates. The cost of Mr. Booth's Scheme, which was laid before the Commission of 1895, was estimated, after deducting the saving that would be effected in ordinary Poor Law relief, but not allowing for the cost of administration, at 22½ millions. In a later scheme Mr. Booth has postponed the pension age to 70, and has then been able to reduce his estimate of cost to 16 millions a year. In our present inquiry one of our body estimated the annual cost of the more limited system he recommended at 10 millions, and another at six millions. Some schemes that have been before us, and many of those pressed on us by resolutions from outside, though unaccompanied by any estimate of cost, would probably amount to considerably more than 10 millions a year, and it is certain that the annual charge would be an increasing one. Even if, as some persons desire, it could be directly thrown entirely on the richer classes, its inevitable effect would be to cripple the general prosperity by the reduction or emigration of capital, and the consequent diminution of purchasers and employment. In fact however, it would probably be found impossible to maintain under these new conditions our present system of taxation. A wider basis would become necessary, and the burden would be directly as well as indirectly felt by all classes. In Holland old age pensions are said to be much favoured by the Protectionist party on the ground that they would necessarily lead to a wide imposition of duties.

"19. They would also certainly introduce into our political life most dangerous and unhealthy influences. It is continually urged by their supporters that the principle should be admitted, that it should first be applied on a restricted scale and should be gradually extended till it included the whole needy working population. They point, as an example, to the education grant which was at first only 500,000*l*., and which steadily grew till it amounted to more than 12 millions. Such a policy could hardly fail to pass into the arena and the competitions of party politics, and to bring in its train gross political corruption. Few well-wishers of the country could look forward with equanimity to a general election in which the increase or extension of the pension system was the main question at issue, and in which the majority, or at least a preponderating section, of the electors had a direct, personal, money interest in the result.

"20. It is unfortunately only too true that the conditions of modern labour, though on the whole eminently favourable to the English working classes, are in some respects by no means favourable to the old. Extreme competition, carried by the free trade system to the highest point, tells most against them, and in spite of the influence of machinery in substituting mechanical for human strength, work on a large scale is becoming more and more the monopoly of the young and of the strong. Trade unions insisting on a high and uniform rate of wages make life much more difficult for an old man, who could once have obtained a little work at low wages. The recent Act for the compensation of injuries by imposing on the employer enormous liabilities in case of accident, has given him an additional motive for employing only perfectly efficient labour, which is least liable to accident, while the decline in the rate of interest makes it more difficult than it once was to obtain a sufficient and secure income. On the other hand the great rise of wages, both nominal and real, within the last 50 years—the rise in the standard of living and the vast increase of working class savings is beyond all dispute, and it is no less certain that there has been a steady growth of habits of sobriety and providence. The rapid diminution of pauperism is one of the most striking features of our time. In the words of Mr. Knollys, "Since 1849 the pauperism of the country has been reduced by Poor Law administration from 62·7 per 1,000 to 26·2 per 1,000, if lunatics and vagrants are included or if we take it without lunatics and vagrants to 22·8 per 1,000." In most

most, though unfortunately not in all cases, it is possible for a working man in the early years of his working life, if he abstains from early and improvident marriage, to secure for himself with no great difficulty a provision for his old age, and the vast multiplication and gigantic dimensions of voluntary co-operative institutions, providing against sickness and other calamities, and in some cases providing pensions for old age, attest in the clearest manner the growth of providence and self-help among the English people. It is of the highest possible importance that these institutions and arrangements should not be impaired, and that the invaluable qualities that produce them should not be weakened. In my belief any considerable scheme of old age pensions furnished from Government sources would in both these respects have a most injurious influence.

"21. It must be added that without the assistance of any special legislation the system of pensions is steadily extending. It is not, it is true, based on any great eleemosynary contribution from the rates and taxes, but is an arrangement resting for the most part upon work done or contributions made by the pensioner. It prevails in nearly all Government posts and in a large number of the professions. It has been adopted by some of the most important railways. It is penetrating more and more into the relations between employers and employed in the larger fields of industry. More than one voluntary society of workmen has carried it out with perfect success, and Sir H. Longley has given us interesting evidence of the extent to which in the charities under the direction of the Charity Commissioners, pensions are, in the towns at least, superseding doles. There can be little doubt that without legislative interference this movement will steadily advance. It is the healthy and normal development of our modern industry, and is quite different from the proposed plans for bestowing great subsidies drawn from the general taxation upon simple poverty.

"22. There are, it is true, some proposals for old age pensions which are so modest in their dimensions that they would escape a large proportion of the objections I have mentioned. Their authors recognise the insuperable obstacles to proposals for universal pensions, or pensions depending on the acquisition of a fixed annuity before 65, or for subsidising the friendly societies, or making the membership of such societies an essential qualification, or adding largely for pension purposes to the taxation of the country. They would put back the pension age to 70. They suggest that it should not be more than 2*s*. 6*d*. a week, and they would make it simply an equivalent under another name, and with another administration to the sum these persons would receive if they were recipients of out-of-door Poor Law relief. They would make the pension dependent on certain simple conditions that could easily be ascertained—that the candidate should never have suffered imprisonment; that for some years before the pension period arrived he should have maintained a reputation for sobriety; that for a similar period he should not have been in receipt of Poor Law relief, except perhaps in the form of medical assistance. Sir Spencer Walpole has suggested that while there should be no interference with the direction in which the thrift of early life is turned, any poor person who at the age of 65 thinks fit to purchase an annuity of 2*s*. 6*d*. a week should receive the same sum from the State.

"23. Schemes of this kind would certainly throw, in the first instance, no serious burden on the State, and they escape the force of many of the arguments I have used. I cannot, however, recommend them. They would be accepted as introducing a new, and it seems to me, most dangerous principle, which would be certain to grow, while, in fact, they would be doing little or nothing for the deserving poor, which cannot be done under the existing Poor Law. Most of them amount to little more than our present system of outdoor poor relief, administered by other hands, and disguised under another name.

"24. It is, I believe, universally felt that while Poor Law relief in some form should be open to all the destitute, the deserving aged poor should be discriminated from the thriftless, the drunken, and the immoral. Nor is it, I think, very difficult to establish the broad lines of what ought to be done. The fact that the better class of the aged poor had saved some small though wholly insufficient income, and were therefore not absolutely destitute, ought not to disqualify them for relief. They should, as far as possible, receive it in their own homes. Care should be taken that husband and wife were not separated. If their infirmities or their circumstances made it desirable for them to live in the workhouse, they should be separated from paupers of bad character, and should be entitled to some relaxation of discipline relating to hours, visitors, and privacy. As a matter of fact, all this not only may be done, but is done at present in numerous cases. The vast majority of the destitute poor of all kinds of the age of 65 and upwards are in receipt of outdoor relief, and Mr. Knollys and Mr. Cleaver have furnished us with decisive evidence of the extent to which classification according to merit actually exists under our present Poor Law administration. The administration of the board of guardians of the West Derby Union as described to us by Mr. Cleaver seems to me to leave little or nothing to be desired. It is made to include the necessitious as well as the destitute; it is in all its parts most carefully and skilfully discriminated according to merit, and separate cottages have been erected for the benefit of deserving married couples.

"25. It has been observed in the Report which has been just issued by the Select Committee on Cottage Homes Bill, 'that as a general rule boards of guardians are in the habit of granting outdoor relief to the aged and deserving poor, and that it is the exception to relieve them in the workhouse. The exceptional cases are those where the infirmity of the applicant for relief or other circumstances render it practically impossible for him to live elsewhere than in an institution.' Much has been said of the importance of saving the deserving aged poor from 'the stigma' of pauperism. According to the very competent testimony of Mr. Knollys there is little evidence that any stigma attaches in their eyes to the receipt of outdoor relief, and although they do strongly dislike to enter the workhouse, and consider it a degrading thing, a considerable part of this dislike is due to the severity of its discipline. If the distinction of treatment between the meritorious and the

the undeserving was made general; if it was more clearly defined and depended less than at present on the will of the guardians, there can be no doubt that the stigma, even in the case of the workhouse, would be little felt by those who were in the upper grade. That the poor should look forward with no reluctance whatever to being supported by unearned State subsidies seems to me by no means desirable.

"26. It is by an extended and more clearly defined system of Poor Law classification that the problem before us seems to me to be best met. As far as the aged and deserving poor in the workhouses are concerned such a classification as that recommended in the report to which I have just referred would, as it seems to me, fully meet the case. It would no doubt involve some increase of Poor Law expenditure, but this would be trifling in comparison to the schemes of old age pensions which have been brought before us. To open a new and ever increasing fund, amounting to many millions a year, derived from compulsory taxation, and employed in directly subsidising the poor would, in my opinion, be a most retrograde and dangerous step. It would reproduce, in a slightly different form, the evils of the old Poor Law as it existed before the reform of 1834. It would certainly arrest that steady decline of pauperism which has been one of the happiest features of our time. It would check the growth or destroy the efficiency of voluntary organisations and arrangements which are of inestimable value. It could scarcely fail to weaken the habits of providence and thrift which have been rapidly growing among the poor, and which are a vital element in national prosperity, and in many other ways which I have endeavoured to indicate it would prove in a very high degree detrimental to the interests of the empire.

Motion made, and Question proposed, That the DRAFT REPORT proposed by the Chairman be read a second time, paragraph by paragraph.—(The *Chairman.*)

Amendment proposed to leave out the words "the Chairman" and insert the words "Mr. Lecky"—(Mr. *Lecky.*)—Question put, That the words "the Chairman" stand part of the Question.—The Committee divided:

Ayes, 10.	Noe, 1.
Mr. Cripps.	Mr. Lecky.
Mr. Davitt.	
Lord Edmond Fitzmaurice.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Sir James Rankin.	
Mr. Woods.	

Paragraphs 1 and 2, *agreed to.*

Paragraph 3, amended, and *agreed to.*

Paragraphs 4—6, *agreed to.*

Paragraph 7, amended, and *agreed to.*

Paragraph 8, *agreed to.*

Paragraph 9.

Amendment proposed, to leave out from the word "abundantly," in line 2, to the words "before us," in line 3, both inclusive.—(Lord *Edmond Fitzmaurice*).—Question put, That the words proposed to be left out stand part of the paragraph.—The Committee divided:

Ayes, 7.	Noes, 5.
Mr. Davitt.	Mr. Anstruther.
Mr. Samuel Hoare.	Mr. Cripps.
Mr. Lionel Holland.	Lord Edmond Fitzmaurice.
Mr. Llewellyn.	Mr. Hedderwick.
Mr. Lloyd-George.	Mr. Lecky.
Sir James Rankin.	
Mr. Woods.	

Another Amendment proposed, to leave out the word "wholly," in line 6—(Mr. *Cripps*).—Question put, That the word "wholly" stand part of the paragraph:—The Committee divided:

Ayes, 4.	Noes, 8.
Mr. Davitt.	Mr. Anstruther.
Mr. Lionel Holland.	Mr. Cripps.
Mr. Lloyd-George.	Lord Edmond Fitzmaurice.
Mr. Woods.	Mr. Hedderwick.
	Mr. Samuel Hoare.
	Mr. Lecky.
	Mr. Llewellyn.
	Sir James Rankin.

Paragraph

Paragraph, as amended, *agreed to.*

Paragraph 10, *agreed to.*

Paragraphs 11 and 12, *agreed to.*

Paragraph 13.

Amendment proposed, to leave out from the words "another witness," in line 6 to the end of the paragraph—(Mr. *Cripps*).—Question put, That the words proposed to be left out stand part of the paragraph.—The Committee divided:

Ayes, 8.	Noes, 5.
Mr. Anstruther.	Mr. Cripps.
Lord Edmond Fitzmaurice.	Mr. Davitt.
Sir Fortescue Flannery.	Mr. Samuel Hoare.
Mr. Hedderwick.	Mr. Lecky.
Mr. Lionel Holland.	Sir James Rankin.
Mr. Llewellyn.	
Mr. Lloyd-George.	
Mr. Woods.	

Paragraph 14, *postponed.*

Paragraphs 15—17, *agreed to.*

Paragraph 18, amended, and *agreed to.*

Paragraphs 19—22, *agreed to.*

Paragraph 23, amended, and *agreed to.*

Paragraph 24, *agreed to.*

Paragraph 25.

Amendment proposed, to add at the end of the paragraph the words "The communal authority in their management of the pension scheme are subject to the supervision of a county official appointed by the Government"—(Mr. *Lionel Holland*).—Question, That those words be there added—put, and *agreed to.*

Paragraph, as amended, *agreed to.*

Paragraphs 26—28, *agreed to.*

Paragraph 29.

Amendment proposed, to add at the end of the paragraph the words "and gathered that the people regarded a pension as more honourable than Poor Law relief"—(Mr. *Lionel Holland*).—Question, That those words be there added—put, and *agreed to.*

Paragraph, as amended, *agreed to.*

Paragraph 30, *postponed.*

Paragraphs 31—33, *postponed.*

Paragraph 34.

Question put, "That this paragraph stand part of the Report"—(Mr. *Lionel Holland*).—The Committee divided:

Ayes, 4.	Noes, 4.
Mr. Anstruther.	Mr. Lionel Holland.
Mr. Cripps.	Mr. Llewellyn.
Lord Edmond Fitzmaurice.	Sir James Rankin.
Mr. Samuel Hoare.	Mr. Woods.

Whereupon the Chairman declared himself with the Ayes.

Paragraphs 35—43, *agreed to.*

[Adjourned till Monday next, at Half-past One o'clock.

Monday, 24th July 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Sir Walter Foster.	Mr. Hedderwick.
Lord Edmond Fitzmaurice.	Mr. Davitt.
Sir James Rankin.	Mr. Lionel Holland.
Mr. Lecky.	Mr. Anstruther.
Mr. Woods.	Mr. Lloyd-George.
Mr. Cripps.	Sir Fortescue Flannery.
Mr. Samuel Hoare.	Mr. A. K. Loyd.
Mr. Llewellyn.	

Paragraph 44.

Question put, That this paragraph stand part of the Report.—The Committee divided:

Ayes, 9.	Noes, 3.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Lord Edmond Fitzmaurice.
Sir Walter Foster.	Mr. Lecky.
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Llewellyn.	
Sir James Rankin.	
Mr. Woods.	

Paragraph 45, amended, and *agreed to.*

Paragraph 46, *agreed to.*

Paragraph 47, amended, and *agreed to.*

Paragraphs 48—50, *agreed to.*

Paragraph 51.

Amendment proposed, in line 4, after the word " decided," to insert the words " we think that this proposal is practicable, and that a pension scheme can be formulated on this basis "—(Mr. *Cripps*).—Question put, That these words be there inserted.—The Committee divided:

Ayes, 3.	Noes, 9.
Mr. Cripps.	Mr. Anstruther.
Mr. Lecky.	Mr. Davitt.
Sir James Rankin.	Lord Edmond Fitzmaurice.
	Sir Walter Foster.
	Mr. Hedderwick.
	Mr. Samuel Hoare.
	Mr. Lionel Holland.
	Mr. Llewellyn.
	Mr. Woods.

Paragraph 51, *agreed to.*

Paragraph 52, *agreed to.*

Paragraph 53, amended, and *agreed to.*

Paragraph 54.—Amendments made.

Another Amendment proposed, to leave out all the words from the word " In," in line 8, to the end of the paragraph—(Sir *Walter Foster*).—Question put, That those words stand part of the paragraph.—The Committee divided:

Ayes, 6.	Noes, 6.
Mr. Cripps.	Mr. Anstruther.
Mr. Samuel Hoare.	Lord Edmond Fitzmaurice.
Mr. Lionel Holland.	Sir Walter Foster.
Mr. Lecky.	Mr. Hedderwick.
Mr. Llewellyn.	Mr. Lloyd-George.
Sir James Rankin.	Mr. Woods.

Whereupon the Chairman declared himself with the Ayes.

Paragraph 54, as amended, *agreed to.*

Paragraph 55.

Amendment

Amendment proposed, to leave out all the words after the word "effects," in line 4, to the end of the paragraph—(Lord *Edmond Fitzmaurice*).

Question put, That the words proposed to be left out stand part of the paragraph.—The Committee divided:

Ayes 10.	Noes, 2.
Mr. Anstruther.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Mr. Lecky.
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Sir James Rankin.	
Mr. Woods.	

Question, That paragraph 55 stand part of the proposed Report,—put, and negatived.

Amendment proposed, That the following new paragraph be inserted in the proposed Report: "Influenced by the considerations we have indicated in the preceding paragraphs, and by the wisdom of following, where practicable, the experience of such schemes as those of the Charity Commissioners, the results of which have proved, after many years of trial, to be productive of good effects, we think that the general lines upon which a scheme for Old Age Pensions might best be framed should include the following conditions—(Mr. *Lionel Holland*).

Question put, That this paragraph be inserted in the proposed Report.—The Committee divided:

Ayes, 11.	No, 1.
Mr. Anstruther.	Lord Edmond Fitzmaurice.
Mr. Davitt.	
Sir Fortescue Flannery.	
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Sir James Rankin.	
Mr. Woods.	

Paragraph 56.—Amendments made.

Sub-Sections 1 and 2, *agreed to.*

Sub-Section 3.

Amendment proposed, to leave out in Sub-section 3 the words "has not within the last twenty years," in order to insert the words "has not been of criminal, drunken, or idle habits"—(Mr. *Davitt*).

Question put, That the words "has not within the last twenty years," stand part of Sub-section 3.—The Committee divided:

Ayes, 13.	No, 1.
Mr. Anstruther.	Mr. Davitt.
Mr. Cripps.	
Lord Edmond Fitzmaurice.	
Sir Fortescue Flannery.	
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lecky.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Sir James Rankin.	
Mr. Woods.	

Another Amendment proposed, in Sub-section 3 to leave out the words "and sentenced to," in order to insert the words "which is punishable by"—(Mr. *Lionel Holland*).

Question put, That the words proposed to be left out stand part of Sub-section 3.

Ayes, 7.	Noes, 7.
Mr. Anstruther.	Mr. Davitt.
Mr. Cripps.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Sir Walter Foster.
Mr. Hedderwick.	Mr. Lionel Holland.
Mr. Samuel Hoare.	Mr. Lloyd-George.
Mr. Lecky.	Sir James Rankin.
Mr. Llewellyn.	Mr. Woods.

Whereupon the Chairman declared himself with the Ayes.

Sub-section 3 *agreed to.*

Sub-section 4.

Amendment proposed in Sub-section 4, to leave out the words in line 1, "unless under exceptional circumstances"—(Mr. *Cripps*).

Question put, That the words proposed to be left out stand part of Sub-section 4.—The Committee divided:

Ayes, 10.	Noes, 4.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Mr. Lionel Holland.
Lord Edmond Fitzmaurice.	Mr. Lecky.
Sir Fortescue Flannery.	Mr. Lloyd-George.
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Llewellyn.	
Sir James Rankin.	
Mr. Woods.	

Another Amendment proposed in Sub-section 4, after the word "circumstances" in line 1, to insert the words "such as strikes, lock-outs, sickness, or exceptional distress in a district"—(Mr. *Woods*).—Question proposed, That these words be there inserted.

Amendment proposed to proposed Amendment to leave out the word "sickness"—(Sir *Fortescue Flannery*).—Question put, That the word "sickness" stand part of the proposed Amendment.—The Committee divided:

Ayes, 10.	Noes, 3.
Mr. Anstruther.	Lord Edmond Fitzmaurice.
Mr. Cripps.	Sir Fortescue Flannery.
Sir Walter Foster.	Mr. Lionel Holland.
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lecky.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Sir James Rankin.	
Mr. Woods.	

Question put, That the words "such as strikes, lock-outs, sickness, or exceptional distress in a district" be there inserted.—The Committee divided:

Ayes, 7.	Noes, 6.
Lord Edmond Fitzmaurice.	Mr. Anstruther.
Sir Fortescue Flannery.	Mr. Cripps.
Sir Walter Foster.	Mr. Samuel Hoare.
Mr. Hedderwick.	Mr. Llewellyn.
Mr. Lionel Holland.	Mr. A. K. Loyd.
Mr. Lloyd-George.	Sir James Rankin.
Mr. Woods.	

Question put, That Sub-section 4, as amended, stand part of the paragraph:—The Committee divided:

Ayes, 5.	Noes, 8.
Sir Fortescue Flannery.	Mr. Anstruther.
Sir Walter Foster.	Mr. Cripps.
Mr. Lionel Holland.	Lord Edmond Fitzmaurice.
Mr. Lloyd-George.	Mr. Hedderwick.
Mr. Woods.	Mr. Samuel Hoare.
	Mr. Llewellyn.
	Mr. A. K. Loyd.
	Sir James Rankin.

[Adjourned till To-morrow, at One o'clock.

Tuesday, 25th July 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Mr. Samuel Hoare.	Mr. Lionel Holland.
Lord Edmond Fitzmaurice.	Mr. Hedderwick.
Mr. Llewellyn.	Mr. Lloyd-George.
Mr. Davitt.	Mr. Woods.
Mr. Lecky.	Sir Walter Foster.
Sir James Rankin.	Mr. A. K. Loyd.
Mr. Anstruther.	Sir Fortescue Flannery.

Paragraph 56, *further considered.*

Another Amendment proposed, that the words, "Has not received poor relief other than medical relief, unless of a wholly exceptional character, during 20 years prior to the application for a pension" be inserted as new Sub-section 4.—(The *Chairman*).

Amendment proposed to the proposed new Sub-section, to leave out the word "wholly" in line 2—(Mr. *Lloyd-George*).

Question put, That the word "wholly" stand part of the proposed new Sub-section.—The Committee divided:

Ayes, 7.	Noes, 6.
Mr. Anstruther.	Mr. Davitt.
Lord Edmond Fitzmaurice.	Sir Walter Foster.
Mr. Samuel Hoare.	Mr. Hedderwick.
Mr. Lecky.	Mr. Lionel Holland.
Mr. Llewellyn.	Mr. Lloyd-George.
Mr. A. K. Loyd.	Mr. Woods.
Sir James Rankin.	

Another Amendment proposed to the proposed new Sub-section, to leave out the word "twenty" in line 2, in order to insert the word "ten"—(Mr. *Hedderwick*).

Question put, That the word "twenty" stand part of the proposed new Sub-section.—The Committee divided:

Ayes, 7.	Noes, 6.
Mr. Anstruther.	Mr. Davitt.
Mr. Samuel Hoare.	Lord Edmond Fitzmaurice.
Mr. Lionel Holland.	Sir Walter Foster.
Mr. Lecky.	Mr. Hedderwick.
Mr. Llewellyn.	Mr. Lloyd-George.
Mr. A. K. Loyd.	Mr. Woods.
Sir James Rankin.	

Question, That the proposed new Sub-section 4 be inserted in the paragraph,—put, and *agreed to.*

Question proposed, That Sub-section 5 stand part of the paragraph.

Amendment proposed, To leave out the words "has been" in line 1, in order to insert the word "is" (Mr. *Samuel Hoare*).

Question, that the words "has been" stand part of Sub-section 5,—put, and *negatived.*

Question, That the word "is" be there inserted,—put, and *agreed to.*

Another Amendment proposed to Sub-section 5, to leave out the words "for not less than twelve months"—(Mr. *Samuel Hoare*).

Question, That these words stand part of the Sub-section,—put, and *negatived.*

Question, That Sub-section 5 stand part of the paragraph,—put, and *agreed to.*

Question proposed, That Sub-section (6) stand part of the paragraph.

Amendment proposed, To leave out Sub-section (6) in order to insert the words "Has not an income from any source of more than 10*s.* a week and"—(Mr. *Hedderwick*).

Question

Question put, That the words proposed to be left out stand part of the paragraph.—The Committee divided:

Ayes, 5.	Noes, 8.
Mr. Anstruther.	Sir Walter Foster.
Mr. Davitt.	Mr. Hedderwick.
Lord Edmond Fitzmaurice.	Mr. Samuel Hoare.
Mr. Lecky.	Mr. Lionel Holland.
Mr. A. K. Loyd.	Mr. Llewellyn.
	Mr. Lloyd-George.
	Sir James Rankin
	Mr. Woods.

Question put, That the words "Has not an income from any source of more than 10*s.* a week" be there inserted.—The Committee divided:

Ayes, 11.	No, 1.
Mr. Anstruther.	Lord Edmond Fitzmaurice.
Mr. Davitt.	
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Mr. A. K. Loyd.	
Sir James Rankin.	
Mr. Woods.	

Question proposed, That Sub-section (7) stand part of the paragraph.

Amendment made.

Another Amendment proposed, To leave out Sub-section (7) as amended—(Mr. *Hedderwick*).—Question put, That Sub-section (7) as amended, stand part of the paragraph.—The Committee divided:

Ayes, 8.	Noes, 6.
Mr. Anstruther.	Mr. Davitt.
Sir Fortescue Flannery.	Lord Edmond Fitzmaurice.
Mr. Samuel Hoare.	Sir Walter Foster.
Mr. Lionel Holland	Mr. Hedderwick.
Mr. Lecky.	Mr. Lloyd-George.
Mr. Llewellyn.	Mr. Woods.
Mr. A. K. Loyd.	
Sir James Rankin.	

Question, That paragraph 56 as amended, stand part of the proposed Draft Report,—put, and *agreed to.*

Paragraph 57.

Amendment proposed, after the word "considered," at the end of the paragraph, to add the words "We are not, however, prepared to recommend the adoption of this plan or that described in paragraph 54, until we have had submitted to us by the Local Government Board an estimate of their probable cost, as this, in the opinion of the Committee, is an essential condition which must precede arriving at any conclusion on the subject worthy of the attention of Parliament"—(Lord *Edmond Fitzmaurice*).—Question put, That these words be there added.—The Committee divided:

Ayes, 6.	Noes, 8.
Lord Edmond Fitzmaurice.	Mr. Anstruther.
Sir Walter Foster.	Mr. Davitt.
Mr. Hedderwick.	Sir Fortescue Flannery.
Mr. Lecky.	Mr. Samuel Hoare.
Mr. A. K. Loyd.	Mr. Lionel Holland.
Mr. Woods.	Mr. Llewellyn.
	Mr. Lloyd-George.
	Sir James Rankin.

Other Amendments made.

Question, That paragraph 57, as amended, stand part of the proposed Draft Report,—put, and *agreed to.*

Paragraph 58.

Amendment

Amendment proposed, in line1, to leave out the words "either of the last two"—(Mr. *Lloyd-George*).—Question put, That the words proposed to be left out stand part of the paragraph.—The Committee divided:

Aye, 1.	Noes, 11.
Sir James Rankin.	Mr. Anstruther. Mr. Davitt. Sir Walter Foster. Mr. Hedderwick. Mr. Samuel Hoare. Mr. Lionel Holland. Mr. Lecky. Mr. Llewellyn. Mr. Lloyd-George. Mr. A. K. Loyd. Mr. Woods.

Question, That paragraph 58, as amended, stand part of the proposed Draft Report,—put, and *negatived.*

Paragraphs 59—63 *agreed to.*

Paragraph 64 amended, and *agreed to.*

Paragraphs 65—67 *agreed to.*

Paragraph 68 amended, and *agreed to.*

Paragraphs 69—73 *agreed to.*

Paragraph 74 amended, and *agreed to.*

[Adjourned till To-morrow, at One o'clock.

Wednesday, 26th July 1899.

MEMBERS PRESENT:

Mr. CHAPLIN in the Chair.

Lord Edmond Fitzmaurice. Mr. E. H. Llewellyn. Mr. Lionel Holland. Mr. Hedderwick. Mr. Woods. Mr. Davitt. Mr. Anstruther.	Sir Walter Foster. Mr. A. K. Loyd. Mr. Lloyd-George. Mr. Samuel Hoare. Sir Fortescue Flannery. Mr. Lecky. Mr. Cripps.

Paragraph 75.

Amendment proposed, to leave out all the words after the word "we" in line 1 to the end of the paragraph—(The *Chairman*).—Question, That these words stand part of the proposed Draft Report,—put, and *negatived.*

Another Amendment proposed, after the word "we" in line 1, to insert the words "think that there should be a maximum rather than a fixed sum for the pension"—(The *Chairman*).—Question put, That those words be there inserted.—The Committee divided:

Ayes, 5.	Noes, 7.
Mr. Anstruther. Mr. Davitt. Sir Walter Foster. Mr. Hedderwick. Mr. A. K. Loyd.	Lord Edmond Fitzmaurice. Sir Fortescue Flannery. Mr. Samuel Hoare. Mr. Lionel Holland. Mr. Llewellyn. Mr. Lloyd-George. Mr. Woods.

Question, That Paragraph 75, as amended, stands part of the proposed Draft Report,—put, and *negatived.*

Paragraph 76 *agreed to.*

Paragraph 77.

Question

Question put, That this paragraph stand part of the proposed Draft Report.—The Committee divided:

Ayes, 12.	Noes, 2.
Mr. Anstruther.	Mr. Davitt.
Mr. Cripps.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery	
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lecky.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Mr. A. K. Loyd.	
Mr. Woods.	

Paragraph 78.

Sub-section (1), *agreed to.*

Sub-section (2), amended, and *agreed to.*

Sub-section (3).

Amendments made.

Amendment proposed to proposed Sub-section (3), after the word "Board," in line 3, to add the words "but such additional members shall be nominated by other local authorities within the Union"—(Mr. *Lloyd-George*).—Question put, That these words be there added.—The Committee divided:

Ayes, 6.	Noes, 7.
Mr. Davitt.	Mr. Anstruther.
Sir Fortescue Flannery.	Mr. Cripps.
Mr. Hedderwick.	Lord Edmond Fitzmaurice.
Mr. Samuel Hoare.	Mr. Lionel Holland.
Mr. Lloyd-George.	Mr. Lecky.
Mr. Woods.	Mr. Llewellyn.
	Mr. A. K. Loyd.

Another Amendment proposed to the proposed Sub-section (3), after the word "Board," in line 3, to add the words "That other public bodies within the area should be represented on the Committee"—(Sir *Samuel Hoare.*)—Question put, That these words be there added.—The Committee divided:

Ayes, 10.	Noes, 3.
Mr. Anstruther,	Mr. Cripps.
Mr. Davitt.	Mr. Lecky.
Lord Edmond Fitzmaurice.	Mr. A. K. Loyd.
Sir Fortescue Flannery.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Llewellyn.	
Mr. Lloyd-George.	
Mr. Woods.	

Other amendments made.

Question, That Sub-section (3), as amended, stand part of the proposed Draft Report,—put, and *agreed to.*

Sub-section (4).

Amendment proposed to Sub-section (4), to leave out the words "by the common fund of the Union," in line 1—(Mr. *Cripps*).—Question put, That these words stand part of the proposed Draft Report.—The Committee divided:

Ayes, 8.	Noes, 4.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Mr. Llewellyn.
Mr. Hedderwick.	Mr. A. K. Loyd.
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lloyd-George.	
Mr. Woods.	

Another

Another Amendment proposed to Sub-section (4), after the word "Union," in line 2 to insert the words "and in London by the Common Poor Fund"—(Mr. *Lionel Holland*).—Question put, That these words be there inserted.—The Committee divided:

Ayes, 6.	Noes, 6.
Mr. Davitt.	Mr. Anstruther.
Lord Edmond Fitzmaurice.	Mr. Cripps.
Mr. Hedderwick.	Sir Fortescue Flannery.
Mr. Lionel Holland.	Mr. Samuel Hoare.
Mr. Lloyd-George.	Mr. Llewellyn.
Mr. Woods.	Mr. A. K. Loyd.

Whereupon the Chairman declared himself with the Noes.

Another Amendment proposed to Sub-section (4), after the word "administration," in line 3, to insert the words "such contribution to be allocated not in proportion to the amount distributed in each union in respect of pensions but on the basis of population"—(Mr. *Lloyd-George*).—Question put, That these words be there inserted.—The Committee divided:

Ayes, 7.	Noes, 5.
Mr. Davitt.	Mr. Anstruther.
Lord Edmond Fitzmaurice.	Mr. Cripps.
Sir Walter Foster.	Mr. Samuel Hoare.
Mr. Hedderwick.	Mr. Llewellyn.
Mr. Lionel Holland.	Mr. A. K. Loyd.
Mr. Lloyd-George.	
Mr. Woods.	

Other Amendments made.

Question put, That Sub-section (4), as amended, stand part of the proposed Draft Report.—The Committee divided:

Ayes, 10.	Noes, 3.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Mr. Llewellyn.
Sir Walter Foster.	
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lloyd-George.	
Mr. A. K. Loyd.	
Mr. Woods.	

Sub-section (5).

Amendment proposed to Sub-section (5), after the word "pension," in line 1, to insert the words "in each district should be fixed at"—(Mr. *Lloyd-George*).—Question put, That these words be there inserted.—The Committee divided:

Ayes, 9.	Noes, 5.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Mr. Lecky.
Sir Walter Foster.	Mr. Llewellyn.
Mr. Hedderwick.	Mr. A. K. Loyd.
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lloyd-George.	
Mr. Woods.	

Another Amendment proposed, to leave out the words "5*s*." in line 1, in order to insert the words "3*s*."—(The *Chairman*).—Question put, That the words "5*s*.," stand part of Sub-section (5).—The Committee divided:

Ayes, 8.	Noes, 6.
Mr. Davitt.	Mr. Anstruther.
Lord Edmond Fitzmaurice.	Mr. Cripps.
Sir Fortescue Flannery.	Mr. Samuel Hoare.
Sir Walter Foster.	Mr. Lecky.
Mr. Hedderwick.	Mr. Llewellyn.
Mr. Lionel Holland.	Mr. A. K. Loyd.
Mr. Lloyd-George.	
Mr. Woods.	

Amendments made.

Another Amendment proposed to Sub-section (5), in line 2, to leave out the words "according to the circumstances of the pensioners and"—(Mr. *Lloyd-George*).—Question put, That these words stand part of the proposed Sub-section.—The Committee divided:

Ayes, 5.	Noes, 9.
Mr. Anstruther.	Mr. Davitt.
Mr. Cripps.	Lord Edmond Fitzmaurice.
Mr. Samuel Hoare.	Sir Fortescue Flannery.
Mr. Lecky.	Sir Walter Foster.
Mr. Llewellyn.	Mr. Hedderwick.
	Mr. Lionel Holland.
	Mr. Lloyd-George.
	Mr. A. K. Loyd.
	Mr. Woods.

Another Amendment proposed, at the end of Sub-section (5), to add the words "provided that where an applicant is possessed of an income, the amount of the pension should in no case exceed the sum required to bring such income up to the limit of 10*s.* a week mentioned in Section 56"—(Mr. *Hedderwick*).—Question put, That these words be there added.—The Committee divided:

Ayes, 3.	Noes, 11.
Sir Walter Foster.	Mr. Anstruther.
Mr. Hedderwick.	Mr. Cripps.
Mr. Lecky.	Mr. Davitt.
	Lord Edmond Fitzmaurice.
	Sir Fortescue Flannery.
	Mr. Samuel Hoare.
	Mr. Lionel Holland.
	Mr. Llewellyn.
	Mr. Lloyd-George.
	Mr. A. K. Loyd.
	Mr. Woods.

Question, That Sub-section (5), as amended, stand part of the proposed Draft Report,—put, and *agreed to*.

Sub-section (6) *agreed to*.

Amendment proposed, at the end of paragraph 78, to add the words "In order to facilitate the inquiries of the Pension authority, and to prevent as far as possible attempts at fraudulent misrepresentation, we think that applications for a pension should be made on a prescribed form, and should be signed before a justice of the peace on oath"—(Sir *Samuel Hoare*).

Question, That these words be there added,—put, and *agreed to*

Another Amendment proposed, at the end of the last Amendment to add the words "without fee" (Sir *Walter Foster*).—Question, That these words be there added,—put, and *agreed to*.

Question, That paragraph 78, as amended, stand part of the proposed Draft Report.—The Committee divided:

Ayes, 10.	Noes, 4.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Mr. Lecky.
Sir Walter Foster.	Mr. Llewellyn.
Mr. Hedderwick.	
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lloyd-George.	
Mr. A. K. Loyd.	
Mr. Woods.	

Paragraphs 79-81, *agreed to*.

Paragraphs 82 and 83 amended, and *agreed to*.

Paragraph 84.

Amendment proposed, in line 1, after the word "wages," to insert the words "and pensions paid by private employers"—(Lord *Edmond Fitzmaurice*).—Question put, That these words be there inserted.

The

The Committee divided:

Aye, 1.	Noes, 11.
Lord Edmond Fitzmaurice.	Mr. Anstruther. Mr. Cripps. Mr. Davitt. Sir Fortescue Flannery. Sir Walter Foster. Mr. Hedderwick. Mr. Samuel Hoare. Mr. Lionel Holland. Mr. Llewellyn. Mr. A. K. Loyd. Mr. Woods.

Another Amendment proposed to leave out all the words from the word " but " in line 2 to the end of the paragraph—(Mr. *Cripps*).—Question put, That the words proposed to be left out stand part of the paragraph.—The Committee divided:

Ayes, 10.	Noes, 2.
Mr. Anstruther. Mr. Davitt. Sir Fortescue Flannery. Sir Walter Foster. Mr. Hedderwick. Mr. Samuel Hoare. Mr. Lionel Holland. Mr. Llewellyn. Mr. A. K. Loyd. Mr. Woods	Mr. Cripps. Lord Edmond Fitzmaurice.

Paragraph 84 *agreed to.*

Paragraph 85 amended, and *agreed to.*

Paragraph 86 amended.

Question, That the paragraph, as amended, stand part of the Report.

The Committee divided:

Ayes, 10.	Noes, 3.
Mr. Anstruther. Mr. Cripps. Sir Fortescue Flannery. Sir Walter Foster. Mr. Hedderwick. Mr. Samuel Hoare. Mr. Lionel Holland. Mr. Llewellyn. Mr. A. K. Loyd. Mr. Woods.	Mr. Davitt. Lord Edmond Fitzmaurice. Mr. Lloyd-George.

Postponed Paragraph 14 *agreed to.*

Another Amendment proposed, That the following new paragraph be inserted in the proposed Report: " Again, it is apparent from the Report and the Evidence taken by Lord Aberdare's Commission, that the need for assistance is not limited to those who are actually paupers; that many aged people only accept relief under pressure of illness or severe distress, and often endure great suffering in order to avoid it; that others are only kept off the rates by the assistance of friends, or of private charity; and that they form a class as deserving of consideration as those who are actually in receipt of poor relief "—(The *Chairman*).

Question, That this paragraph be inserted in the proposed Report,—put, and *agreed to.*

Postponed Paragraph 30 amended, and *agreed to.*

Postponed Paragraph 31 amended, and *agreed to.*

Postponed Paragraph 32 amended, and *agreed to.*

Postponed Paragraph 33 *disagreed to.*

Amendment proposed, That the following new paragraph be inserted in the proposed Report: " It is urged as an objection by some people in Denmark that the amount of the pension is not fixed but is dependent upon the administration of the various communal authorities. By others it is held to be a weak point in the system that the applicant is required, if he wishes to succeed, to be without means sufficient to support existence, and, in this way, acts as a discouragement, in some degree,

to thrift. It appears, however, from Mr. Davy's evidence that, as in the case of out-relief in England, the recipients are rarely without some kind of other means, which the pensions are given to supplement "—(The *Chairman*).

Question, That this paragraph be inserted in the proposed Report,—put, and *agreed to.*

Another Amendment proposed, That the following new paragraph be inserted in the proposed Report:

"The pension age fixed in Denmark, as in Vienna, is 60 years; your Committee, however, have accepted the age generally taken as the basis of pension schemes in this country. At the same time, in many trades those employed in them have their physical powers exhausted before the age of 65, and the real test of age, for the purposes of such assistance as a pension is intended to afford, is incapacity to earn a livelihood by the failure of the physical powers of the individual. It is clear that the majority of persons who become physically incapable of earning their own livelihood, and have no resources or means of livelihood other than their labour, must in any event come for subsistence upon the rates, and it would seem, therefore, that the expenditure of public funds on their maintenance would not be increased if, where these conditions are present, a pension was substituted for relief out of the rates.

"Your Committee also think that an inducement to defer an application for a pension, and an encouragement to continued exertion might be found in increasing the amount of the pension when the application was not made before the applicant had reached 70 years of age "—(Mr. *Lionel Holland*).

Question put, That this paragraph be inserted in the proposed Report.—The Committee divided:

Ayes, 5.	Noes, 9.
Mr. Davitt.	Mr. Anstruther.
Sir Fortescue Flannery.	Mr. Cripps.
Sir Walter Foster.	Lord Edmond Fitzmaurice.
Mr. Lionel Holland.	Mr. Hedderwick.
Mr. Lloyd-George.	Mr. Samuel Hoare.
	Mr. Lecky.
	Mr. Llewellyn.
	Mr. A. K. Loyd.
	Mr. Woods.

Another Amendment proposed, That the following new paragraph be inserted in the proposed Report:

"We have thought it to be our duty to report, if possible, upon the questions directly committed to us during the present Session, and it has therefore been quite impossible for us, within the means and the time at our disposal, to arrive at any estimate which can in any way be relied on, either as to the number of applicants who would be eligible for pensions, or as to the cost that the pensions would entail. It is to be observed, moreover, that the instruction to Lord Rothschild's Committee, to have 'special regard to the cost and probable financial result to the Exchequer and the Local Rates of any scheme they might suggest,' was not included in the reference to this Committee. We think, however, that this branch of the subject should be further investigated during the Recess by competent experts, on the basis of the proposal that we recommend "—(The *Chairman*).

Question, That this paragraph be inserted in the proposed Report,—put, and *agreed to.*

Another Amendment proposed, That the following new paragraph be inserted in the proposed Report:

"The machinery which we propose in the administration of a Pension Scheme in England and Wales may not in some respects be possible or equally suitable for Ireland and Scotland, and our recommendations are subject to such modifications as to machinery as may be necessary or desirable in the case of either of these countries "—(The *Chairman*).—Question, That this paragraph be inserted in the proposed Report,—put, and *agreed to.*

Question put, That this Report, as amended, be the Report of the Committee to the House.

The Committee divided:

Ayes, 9.	Noes, 4.
Mr. Anstruther.	Mr. Cripps.
Mr. Davitt.	Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.	Sir Walter Foster.
Mr. Hedderwick.	Mr. Lecky.
Mr. Samuel Hoare.	
Mr. Lionel Holland.	
Mr. Lloyd-George.	
Mr. A. K. Loyd.	
Mr. Woods.	

Ordered to Report, together with the Minutes of Evidence and an Appendix.

EXPENSES OF WITNESSES.

NAME OF WITNESS.	Profession or Condition.	From whence Summoned.	Number of Days Absent from Home, under Orders of Committee.	Allowance during Absence from Home.	Expenses of Journey to London and back.	TOTAL Expenses allowed to Witness.
				£ s. d.	£ s. d.	£ s. d.
Mr. John Bickersteth ...	Gentleman	Beverley	3	3 3 -	2 16 -	5 19 -
Mr. H. B. Cleaver ...	Gentleman	Liverpool	2	2 2 -	3 3 -	5 5 -

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Thursday, 1st June 1899.

MEMBERS PRESENT.

Mr. Anstruther.
Mr. Chaplin.
Mr. Cripps.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Mr. Hedderwick.
Mr. Samuel Hoare.
Mr. Lloyd-George.
Mr. A. K. Loyd.
Sir James Rankin.
Mr. Woods.

THE RIGHT HON. HENRY CHAPLIN, IN THE CHAIR.

Sir JOHN E. DORINGTON, Bart. (a Member of the House); Examined.

Chairman.

1. You are, I understand, a member of the Stroud Working Men's Conservative Association Benefit Society?—I was so until I was superannuated.

2. You were superannuated at the age of sixty-five, I believe?—Yes.

3. Will you tell us what the history of that society is, and the general principles on which it is founded?—Yes. I may say I have handed to the Committee Clerk copies of a reprint of a prize essay by the late Mr. Holloway, which is the basis of the society in regard to which I am asked to give evidence. That is the basis of all these societies which we are going to talk about. Speaking of this particular society, it came about in this way: In 1873-4 the late Mr. Holloway, who was afterwards Member for Stroud, busied himself in the study of friendly societies, with the view of seeing whether they could not be placed on a sounder footing, and be made capable of giving something better than sick pay, and 8*l.* or 10*l.* at death; and especially whether such a fund could be accumulated as would provide an old age pension for the closing years of a man's life. The result of his study was a promulgation of rules on what was then a novel principle, viz., a combination of what in friendly society language is called a permanent society, and an annual or breaking-up society. A permanent society accumulates a fund to provide sick pay, and a fixed sum at death. The Foresters and Oddfellows are examples of this type. Many village clubs are on the same lines, and they generally, being small societies, break down under the weight of the sick pay for their aged members. It is from those clubs, I think I may say, that the troubles constantly arise of people coming on the poor rate, saying that they were in a society for many years, but the society broke up, and now they are penniless. That is a very common case in regard to village benefit societies. This breaking down under the weight of sick pay is so notorious that annual or breaking-up clubs frequently replace them. In such clubs the insurance is only for sick pay for one year.

Chairman—continued.

4. You are now speaking of breaking-up societies?—Yes; of breaking-up societies or clubs. Here the insurance is only for sick pay for one year; at the end of the year there is usually a balance in hand which is equally divided amongst the members, and most commonly spent (in fact it is very common to have a dinner over it), and then the club goes on again in a similar manner for the next year. Of course, from a club of this kind, the aged and the invalid are rigorously excluded; it is a way of getting rid of their old members. It occurred to Mr. Holloway that a better use might be made of this surplus, and that it might become the source of a considerable fund and a great inducement to thrift amongst the members. He had proper tables of contributions calculated, varying the payment according to age, and for these tables he was largely indebted to the investigation on this subject which had been made by the Oddfellows' and Foresters' Societies; in fact he founded his tables on their actuarial calculations; and he printed his rules, stating that there was a new principle in them, and that the society was established to enable its members to make provision for sickness, old age and death.

5. He founded his tables, you say, on the tables of

Chairman—continued.

of the larger societies?—Yes; they are the only foundation which exists in England for calculation for this purpose, and I think the country is very much indebted to the Oddfellows and the Foresters for the pains they have taken in elaborating the tables of sickness and death.

6. But in his tables, as I understand, there was included a new principle?—Yes.

7. Which gave members an old age pension as well as payment during sickness, and payment at death?—Yes, but he got the materials on which to base the tables of the results which would be obtained from the actuarial calculations which had been made by the Oddfellows' and the Foresters' Societies. The prospectus said that in ten years a member would probably have 12*l.* 11*s.* 5*d.*, the calculation being based on 5 per cent. interest and an estimated amount of sickness; but such member now has 15*l.* 18*s.* 10*d.* at the end of ten years.

8. You mean to say that, as compared with the estimate which was originally made of 12*l.* 11*s.* 5*d.*, such a member has got 15*l.* 18*s.* 10*d.* at the end of the ten years?—Yes, as compared with 12*l.* 11*s.* 5*d.*, which was the estimate.

9. They under estimated the results?—They under estimated the results. I wanted to point out that this scheme was not laid out on too sanguine an estimate of what was going to happen.

10. To make it clear, when the prospectus was issued it was held out that in the course of ten years, under this new principle, a person subscribing would have an interest in the concern amounting to 12*l.* 11*s.* 5*d.*, whereas instead of that it has proved to be 15*l.* 18*s.* 10*d.*?—Exactly. In twenty years he was estimated to have 30*l.* 0*s.* 9*d.*, and he has 45*l.* 2*s.* 6*d.*, and I, being the second member to join, and having placed myself on the highest scale of benefit allowed, namely, for sick pay of 30*s.* per week, did realise in the twenty-three years before I reached the superannuation age of sixty-five the sum of 179*l.* 17*s.* 10*d.*, which invested by the society for me in the purchase of a Post Office annuity, as contemplated by their rules, produces a weekly pension of 7*s.* 5*d.* An ordinary member subscribing for sick benefit of 10*s.* at the same age would have had 59*l.* 19*s.* 3*d.*, being one-third of what I have, and a weekly allowance of very nearly 2*s.* 6*d.*

Mr. *Hedderwick.*

11. At what age were you superannuated?—At sixty-five.

12. At that age it produced a weekly pension of 7*s.* 5*d.*?—Yes; as a matter of fact, I may say this by way of correction, that I was superannuated at sixty-five, but owing to the exact position in which my birthday fell with regard to the end of the benefit society's year, my annuity is based on the age of sixty-six.

13. That amount produces 7*s.* 5*d.*?—Yes. I being sixty-six years of age got an annuity of 7*s.* 5*d.*—that is the real position. The society superannuated me at the close of their financial year in which I became sixty-five, but the annuity was not purchased till I was sixty-six.

14. At what age did you become a subscriber?—Twenty-three years previously.

Chairman.

15. You said you had subscribed upon the highest scale—would you tell us with regard to the subscriptions to the society?—I have here a comparative statement of contributions, and perhaps that would be the most convenient way of stating it.

16. I think probably it would. Will you give us that?—I have got a comparative table of contributions for sick pay of 10*s.* for six months, and 5*s.* afterwards, and 10*l.* at death, in the Oddfellows and in the Stroud Society, and not less than 10*l.* in the Stroud Benefit Society, and such sum beyond 10*l.* as belongs to the member. The Oddfellows at twenty years of age pay 1*s.* 5*d.* per month, and in the Stroud Society they pay 2*s.*4*d.*

Sir *James Rankin.*

17. That is the case of a young man joining at twenty years of age?—Yes, but the payment will vary according to the age as he goes on, as you will hear directly. At thirty years of age an Oddfellow pays 1*s.* 10*d.*, and at Stroud they pay 2*s.* 4*d.* per month, but the Stroud Society does not vary its payment as between twenty and thirty; as a matter of fact the rates of sickness are so extremely similar between those ages that it was not thought worth while to vary the rate of payment. After thirty the rate of payment varies. At forty years of age the Oddfellows pay 2*s.* 6*d.*, and at Stroud they pay 2*s.* 9*d.* At forty-four an Oddfellow pays 2*s.* 11*d.*, and at Stroud a man pays 2*s.* 10½*d.* There are no tables for the Oddfellows (at least not in the copy I have of their rules) for ages over forty-four, but at Stroud a man at fifty pays 3*s.* 2*d.* and at sixty he pays 3*s.* 7*d.*

Chairman.

18. Then according to the figures you have given us, the subscriptions to the Stroud Society are somewhat higher at all the different ages than the subscriptions to the Oddfellows?—You will see that Oddfellows at the age of forty-four pay 2*s.* 11*d.*, and the Stroud members pay 2*s.* 10½*d.* We happen to be a little bit lower there; but after that age the Oddfellows do not seem to make any difference; perhaps they will not take any member after that. I do not know how that is.

19. But, generally speaking, the subscriptions to the Stroud Society are higher than the subscriptions to the Oddfellows, with the exception of that one year?—A little higher. I have not given every year—I thought it would be troublesome.

Mr. *Hedderwick.*

20. I understand this Stroud Society has an additional benefit as compared with the Oddfellows, namely, as regards old age?—Yes. I said I subscribed on the highest scale, and I was asked what I paid. I have always paid three times the amounts I have mentioned. Members of this society can subscribe for either a quarter share or a half share, or three-quarters of a share, or a whole share (the whole share is what I have been mentioning), or for two shares or for three shares. The benefit of the lowest class is 2*s.* 6*d.* a week sick pay, and of the highest class 30*s.*

21. I understand

Chairman.

21. I understand from the copy of the rules which I have received, that the subscriptions to this society are divided into seven different classes?—Yes.

22. Beginning at a halfpenny per day, and ranging from a halfpenny up to threepence?—Yes.

23. Class A is at the rate of ½*d.* per day (that is a half share); Class B, ¾*d.*; Class C, 1*d.*; Class D, 1½*d.*; Class E, 2*d.*; Class F, 2½*d.*; and Class G, 3*d.*?—Yes.

24. Then I understand that every member has the option of subscribing as he pleases in either one of these classes?—Yes, in either one class or the other.

Mr. *Cripps.*

25. When you say 1*d.* or ½*d.* that means a whole share or a half share—that is the test?—Yes, the scale in the Stroud Society is one penny per day up to the age of thirty, and ½*d.* per month extra for each year over thirty. Consequently at the age of forty a man pays 5*d.* per month; 5*s.* 5*d.* more per annum than at thirty. Over forty the interest on this sum due to members may be charged to meet this amount. That was put in because it was thought that this extra payment would be very heavy; but I am told that in practice scarcely anybody takes advantage of it. They do pay the whole increasing amount that is due to their age, and do not generally take advantage of the fact that the interest on the sum due to them may be charged with this extra payment.

Chairman.

26. They allow the interest to accumulate, and they pay the extra sum themselves?—Yes.

27. I think at this point it would be convenient if I asked under what class, as a rule, do the members of the society subscribe?—On the one share generally.

28. Do you mean the 1*d.* share?—Yes, the 1*d.* share. I have the particulars of several quite country lodges here. Here is a lodge of ninety-one members, and in the first column I have got one member with 1½ shares, one with 3 shares, and one with 2 shares; all the rest are single shares. I have not got anybody below one share until I come down to juveniles of sixteen, fourteen, and fifteen years of age, of which we have six.

Mr. *Cripps.*

29. Have you the statistics by you of the number of members in the society as a whole, and the number of shares held. It is statistical, but I daresay you have got that information?—Yes, I have got that. On the 31st December, 1898, there were 4,997 members' shares, and the number of actual individual members was 4,436.

Chairman.

30. So that the great majority of members subscribed under Class C, which represents the whole 1*d.* share?—Yes. Mr. Holloway attached great importance to the penny; he said it was a simple figure that commended itself to the working class.

31. That represents how much per month?—2*s.* 4*d.*

Chairman—continued.

32. It is taken as a lunar month subscription?—Yes.

33. The scale being 1*d.* per day up to thirty, after the age of thirty, I understand everybody pays an extra ½*d.* per month?—Yes, for each year of their age over thirty.

Mr. *Samuel Hoare.*

34. Below twenty, is there any lower payment?—No, I believe not; but they can subscribe for a half share. I may say that that has only just been introduced into the society; members were not allowed to join below twenty until last year, and now that alteration has been made.

Mr. *Cripps.*

35. Before last year it was sixteen. I think now the age has been reduced to fourteen?—Yes, sixteen was the same as twenty. There is no lower rate of payment than what I have mentioned except by diminishing the share. If you would like another comparison of payments, it might be said that the figure I have given you with regard to the Oddfellows was not strictly on all fours, because in the subscription to the Oddfellows there was no payment after sixty-five except sick pay. But the Oddfellows have another scale under which they do give an annuity, and it might be worth while to compare their annuity scale with the Stroud scale.

Chairman.

36. Will you let us have that?—There is a table of the Oddfellows for 10*s.* sick pay, 10*l.* at death, 5*l.* member's wife, sick pay to cease at sixty-five, and an annuity of 5*s.* per week to be then granted, and the contribution table is as follows: At the age of twenty, Oddfellows, 2*s.* 4*d.*, Stroud, 2*s.* 4*d.*; at the age of thirty, Oddfellows, 3*s.* 3*d.*, Stroud, 2*s.* 4*d.*, as before; at the age of forty, Oddfellows, 5*s.* 1½*d.*, Stroud, 2*s.* 9*d.* I have also got a table of a very successful Essex friendly society, the Dunmow society, giving 10*s.* sick pay, 5*l.* at death, and 5*s.* annuity after sixty-five. At the age of twenty they pay 2*s.* 3½*d.*; at the age of thirty, 3*s.* 4*d.*; and at forty, 5*s.* 5*d.* It is impossible to produce tables which are exactly comparable, because the Stroud Society does not profess to give an annuity, but it professes to accumulate such a fund as will purchase an annuity, while the others tie themselves under the obligation to give a definite annuity.

37. In this case the subscriptions for the other societies appear to be considerably heavier than the subscriptions to the Stroud Society?—Yes.

38. That is in the case where they subscribe for annuities?—Yes, and I think if this was a hypothetical society it would be a most important point to consider whether in practice the theory could be carried out, but I am laying before you what has actually happened over an experience that has now become sufficiently long to enable us to see where we are really going to.

39. What would be the general result to a person subscribing to your society at the rate you have mentioned of 1*d.* per day when he reaches the age of sixty-five?—I can only take my own example as the actual fact which has been attained.

40. But

Chairman—continued.

40. But you subscribed on the higher scale, I think?—One-third of the scale on which I subscribed, as I have already said, would have produced 2*s.* 6*d.* in that time. But you must remember this, that the society has not run its period yet. No man who joined at the age of twenty can yet have reached the age of sixty-five.

41. You could, perhaps, tell us the expectation at the age of sixty-five in the case of a man who joins the society at twenty with a one penny share. But before going to that let me ask you this, there is another difference in your society, as I gather from your proof, namely, that the members of the Stroud Society have the option of withdrawing at any time they please, have they not?—Yes.

42. On what terms do they withdraw?—You asked a question about what a man might expect to have at the age of sixty-five: I would like to answer that, because I did take the figure out the other day in order to see what it would come to. A man entering the society at twenty-three years of age (the average age of entry this year is 22·6 on 257 entries) would have, reckoning interest at 4 per cent. and the surplus fund added at the end of each year at 1*l.* 5*s.* (being 3*s.* below our average, and 1*s.* less than has been added in each of the last five years), 130*l.* 10*s.* standing to his credit at sixty-five years of age, which would purchase a Post Office annuity of 13*l.* 10*s.*, or 5*s.* 2*d.* per week.

43. That is a subscriber of 1*d.* a day?—Yes, of one share.

Mr. *Hedderwick.*

44. That is all based on the calculation of 4 per cent.?—I have taken it at 4 per cent.

Chairman.

45. Then to make it quite clear let me put the position as I understand it. In the first place, the average date of entry into this society is between twenty-two and twenty-three years of age?—Apparently.

46. And anybody joining the society and subscribing for a single share at that age would be entitled by the time he reached sixty-five to a lump sum of 130*l.* 10*s.*, which would be equivalent to a pension of 13*l.* 10*s.* a year?—Yes.

Mr. *Hedderwick.*

47. That is assuming you can invest your funds at 4 per cent.?—It is assuming that the accretions of this society are considerably less than they have actually been. The society last year earned 4½ per cent. upon its investments. One of its investments was 10,000*l.* in Consols, and notwithstanding the reduction in the rate of interest due to that, it earned 4½ per cent. upon its investments. And you will find that the insurance companies of London are not doing very much worse than that on the price at which they purchased their securities originally. If you take the securities at their present value they will not pay anything like that. A society I am acquainted with, one of the first-class insurance companies of London, whose accounts I saw only last week, made 4*l.* 7*s.* and a fraction per cent. on their securities at their purchased price, and 3*l.* 15*s.* per cent. on their securities at their present price, or something a little over that.

Mr. *Hedderwick*—continued.

Of course, it is a very difficult thing to say exactly what will happen unless you take a rate of interest that you can calculate upon; you must reckon upon some rate, and for the purpose of the calculation which I have given you, I have reckoned the interest at ½ per cent. lower than we have ever made, and I also reckoned the annual accretions—that is to say, the surplus put to the credit of each member in each year at 1*s.* below what has been paid for the last five years, and 3*s.* below the average that has been paid. The average which had been paid is, of course, too high, because at the beginning of the society the sick pay was necessarily very small, and was a very little burden, and therefore the surplus was in excess of what would have been normally the case; but considering that when the society was formed, members joined at all sorts of ages, I am inclined to think that now we have arrived at a position when our sick pay may be taken as normal, and when, therefore, the annual surplus may be taken as normal.

48. How many years has the society been in existence?—Twenty-four years.

Mr. *A. K. Loyd.*

49. Is the investment of the funds in the discretion of the trustees?—They must be invested upon real property, or in the public funds.

Mr. *Hedderwick.*

50. You have taken the interest at 4 per cent.; do all your investments produce that?—We have got investments which are below 4 per cent., but the average of the investments have paid 4½ per cent. of late—they did so last year, and they have done so for some years past. There was a period when they earned 5 per cent.

Mr. *Samuel Hoare.*

51. May I ask whether the 130*l.* 10*s.* of which you spoke as standing to a member's credit at sixty-five years of age, must be taken in an annuity, or whether there is any provisions as to the man taking the money out?—The rule is that the money belonging to a man is to be paid out to him, or, at his option, he may have it converted into an annuity.

52. At the age of sixty-five?—Yes. What happened in my case was that a cheque for the amount was actually drawn for me, but I said, "No; I require you under rule so-and-so to purchase me a Post Office annuity," and they accordingly did so.

Chairman.

53. Will you tell us what is the present financial position of your society; have you got the last balance-sheet?—Yes; the financial position of the society is that having run twenty-four years, it has now standing to the credit of its individual members 68,347*l.* 13*s.* 4*d.* It has, as I have told you, 4,997 members' shares; so that that 68,347*l.* 13*s.* 4*d.* has to be divided amongst the persons owning those shares. The amount standing to the credit of individual members with one share, according to the number of years for which they have been in the society, is as follows: If they have been in one year, there is a sum of 1*l.* 6*s.* standing to their credit; if they have been in two years, they have 2*l.* 12*s.* 10*d.* standing to

Chairman—continued.

to their credit. I could give you the figures for each individual year, but I do not think it is necessary. If they have been in ten years, the amount standing to their credit would be 15*l.* 18*s.* 10*d.*; if they have been in twenty years, they have got 45*l.* 2*s.* 6*d.*; and if they have been in twenty-four years, they have got 63*l.* 18*s.* 2*d.* standing to their credit; so that instead of drawing 10*l.* at death as in ordinary societies, they would, if they had been in twenty-four years, have, in case of death, 63*l.* 18*s.* 2*d.* There is a peculiarity in regard to this society which I ought to mention, and that is that a man who has been in less than six years would not have 10*l.* standing to his credit; therefore, he would be worse off than in an ordinary society. A man joining an ordinary society, and beginning to subscribe, if he had the misfortune to die within a twelvemonth after being in the society six months, would have 10*l.*, but by the rules of this society he would not have 10*l.* but would only have what is standing to his credit. But by a bye-law which has worked extremely well, and which has been made a rule in some of these societies, a levy is made for the benefit of members who have less than 10*l.* standing to their credit; that levy does not appear in the regular accounts. It does not form any part of the general system of accounts; it is carried to a separate account, and out of that any defect of payment is made up to any member who has not been in the society a sufficiently long time to accumulate 10*l.*, or whose wife might happen to die before the time.

54. That levy is invariably paid under these circumstances?—Yes, for members who have less than 10*l.* standing to their credit.

Mr. *Hedderwick.*

55. Are there many cases of lapsing members, not from death, but from other causes, within a less period than the six years?—If a member desires to cease to be a member any longer he gives notice, and he withdraws what is standing to his credit; but when he withdraws it, under the rules of the society he loses the last two years' accretions; that is, the fine on withdrawal.

56. My question was rather, whether there were many lapsing members before the period of six years has expired, not lapsing from death, but from other causes, such as withdrawal?—I would not say that there are a great many who actually withdraw from the society, but there are a great many members who withdraw their accumulations, and I very much regret it, because it defeats one of the chief objects of the society, which was to produce an old age pension, and, of course, if a member withdraws the fund which is to produce the old age pension, the old age pension cannot be forthcoming. But as these amounts standing to the credit of individual members get large they are sometimes too much for the members to resist the sight of; they know the money belongs to them, and, in some cases, they draw it, and the withdrawals have been very much larger than I like. Of course, it does not hurt the society at all, but it hurts the member very much indeed, and last year 3,099*l.* 9*s.* 3*d.* was withdrawn in the way I am speaking of.

Chairman.

57. Notwithstanding these withdrawals, I understand you to say that the society is in no way injured, but that it is the person who withdraws who suffers by the loss of pension. What I want to ask is this, on the other hand does that option, or does it not increase the popularity of the society?—Yes, I think it increased the popularity of the society very much indeed. There are two things that have made this society very popular. One is that instead of the fund being accumulated for the benefit of the Stroud Benefit Society, it is accumulating obviously for the benefit of A, B, C, and D, being members, and each member gets a certificate every year stating the amount he has got in the society, and these several amounts put together amount to the sum I have mentioned, 68,000*l.*, so that a member feels instead of his getting 10*l.* on death, and having a large sum of 20,000*l.* or 30,000*l.* dangled before his eyes not knowing who it belongs to, he knows exactly how much of that large fund is his own property.

58. It would appear, considering the comparatively small number of years that your society has been in existence, it has had very considerable success. Would you consider that this power of withdrawing the sum that is due to a member is one of the elements of the success of the society?—I think it is one of the elements of its success. Of course, for one person who draws out there are three people who hold on.

59. It has the effect I suppose of inducing people to join the society?—Yes, the members feel that their money is not swamped and lost, it is really a sort of savings bank.

60. Mr. Woods wishes me to ask what is generally the reason for these withdrawals. Is it that they cannot resist the temptation, or what is the general reason of their withdrawing the money before they reach the age of sixty-five?—As in all other human affairs the reasons are very various. Some are good and some are bad. Very often a member draws out for the most excellent reasons. A man may have a wife very ill, and serious trouble in his house, and he wants the money, and he comes and gets it out; or, on the other hand, he may think he has got a better investment for his money elsewhere; or this happens, he has an opportunity of purchasing his own house, and he draws the money out to buy his own house. That, of course, is a perfectly good reason.

Mr. *Woods.*

61. What I wanted to get at was whether many of these withdrawals were the result of not being able to keep up the payments?—I do not think so; I am afraid I cannot answer the question as accurately as I should like to do; nobody could do so unless it were the secretary or the person in actual contact with the members, but I have got particulars about several lodges which perhaps I might read, as they to some extent will answer your question.

Chairman.

62. Are those lodges branches of this society?—Yes, either of the Stroud Society or the Cirencester one or the Gloucester one.

63. Your

Chairman—continued.

63. Your society has a number of separate lodges, has it?—It has a number of separate lodges for local convenience only—that is to say, all the lodges are parts of the central society and all the funds are central.

Lord *Edmond Fitzmaurice.*

64. They have no separate accounts?—They have no separate accounts.

Chairman.

65. Could you state how many different lodges there are?—I think there are thirty lodges.

Sir *James Rankin.*

66. Could a widow withdraw the amount standing to the credit of her late husband at his death?—Yes.

Mr. *Samuel Hoare.*

67. May a member withdraw only such portion as he may require, and leave the rest in?—I rather think that has been done, but it is irregular, and it is objected to, and strong observations have been made to the effect that members are not allowed to withdraw less than the whole.

Chairman.

68. If the rules were strictly adhered to a member would not be allowed to withdraw less than the whole?—That is so.

Mr. *Samuel Hoare.*

69. If he withdraws the whole, does he cease to be a member?—No, he may continue, but he is out of benefit for a certain length of time.

Mr. *A. K. Loyd.*

70. You said that there were two things which had made this society very popular; one was the certificate that is given every year to each member, showing the amount he has in the whole fund; would you tell us what the second point was?—The second point is the power of withdrawing, and the obvious prospect that a member has of accumulating a very large sum if he remains long enough in the society.

Chairman.

71. But I understand that there is some loss connected with the withdrawal, is there not?—Yes; they lose the last two years' accretions. Taking it at 1*l.* 6*s.* per year, if a man withdrew at the end of three years he would have 3*l.* 18*s.* standing to his credit, but he would have to lose 2*l.* 12*s.* out of the 3*l.* 18*s.*, which would be a very large proportion. On the other hand, when the amount standing to his credit was 63*l.*, the 2*l.* 12*s.* that he would lose would not be very serious.

72. The example of this society, I understand, has been followed to a certain extent in Gloucestershire, and other societies have been founded on the same principle?—Yes. Of course, first of all, when this society began, there were very few members; at the end of the first year there were only 120, and then when people began to see something of it they began to join it. The society was started in 1875, and, as you will see from the pamphlet I have handed in, at the time Mr. Holloway wrote his prize essay in 1877, there

Chairman—continued.

were 1,000 members, and 3,500*l.* of capital, whereas it has now nearly 5,000 members and 68,000*l.* of capital. It created some sensation in the neighbourhood. The idea was so novel that instead of putting into one big fund you put into a fund in which you had your own particular share always individualised to you—the idea, I say, was so striking that people really rushed to join the society. Neighbouring places wanted to found lodges and join us, too. Mr. Holloway was a great friend of mine, and I was one of the trustees, and he consulted me, and I felt I had quite enough on my shoulders as trustee with the society in my own district, and I was not desirous to enlarge the responsibility, and I said they had better start their own society, so they started one at Gloucester, and I may state they have started a second one at Stroud, because the society of which I have been speaking was started in connection with the Conservative Association of Stroud, as you see; it was not limited to Conservatives in any way; there are heaps of persons of the other political view who are members of the society, but of course it would not do to let one side of politics have all the advantages, so the other side have started a society too, and they are doing just as well.

73. Is that a separate society?—Yes, a separate society, only, of course, they are much younger. I have here the accounts of last year of all the societies that I know of working under our rules; they are now twenty-four in number, with 33,000 members, and 300,000*l.* of invested capital, and they all recognise the Stroud Society, which I am speaking about, as the original parent. They are not tied together in any unity like the Oddfellows; I think it would be very desirable if they were.

Mr. *A. K. Loyd.*

74. Are these twenty-four societies all in Gloucestershire?—No, they are all over the country. At Birmingham they have got one with 2,400 members, which is five years old.

Chairman.

75. Will you now explain to us the organisation of your society, and the relations between the central society and the branches?—The relation between the branches and the central society is that the branches are simply outliers doing the business in their own villages. It is quite clear that villagers cannot come in eight or ten miles to the central lodge, and so separate lodges are constituted with their own officers, but so far as finance is concerned the whole of the finance is central; the sick pay all comes from the central fund; the withdrawals come from the central fund; the records and accounts are all kept at the central fund; and there is a paid secretary at the central fund, who is the only paid officer that I know of except the doctor.

76. For the sake of convenience there are a number of different lodges in different villages?—Yes.

Mr. *Cripps.*

77. Each lodge has a secretary who is unpaid?—Yes, unpaid. I have some particulars about the different lodges which I might give now as they

Mr. *Cripps*—continued.

they bear upon a previous question asked me. The secretary of the Gloucester Society tells me that they have 2,500 agricultural labourers amongst their 5,000 members. I have examined the roll of several of our quite country lodges, and I find that one with thirty-nine members in a population of 450 has ten agricultural labourers exclusive of those described as gardeners and keepers, and all of them paying for a 10*s.* sick benefit, in fact, full ordinary membership, and ten persons pay for superior benefit. Another lodge with ninety-one members in a population of 700 has thirty-eight members at 15*s.* per week wages and under (that is to say, none of them over 15*s.* per week), and only six of them have a less benefit than 10*s.* Two farm labourers have already 53*l.* to their credit, one being aged forty-four and the other forty-six; their wages are stated to be 14*s.* and 15*s.* Unless their health should break down another twenty years in the society will provide them with the means of securing a very appreciable annuity. A lodge of the Cirencester Society of thirty-five members has only seven members with wages over 15*s.*, twelve of these have withdrawn capital at various times, thus using the society more as a savings bank than as a provision for old age. Another lodge of the same society has ninety members and sixty of them with wages of 15*s.* and under, and only one withdrawal of funds. You will observe, therefore, there is a remarkable difference. I expect fashions run in different lodges—one lodge has got a fashion of withdrawing and another lodge has not. Then there is another lodge with 127 members (in a population of about 800) consisting of twenty-five labourers earning 15*s.* a week and under, and thirty-five factory hands with wages not exceeding 17*s.*, and thirty-five artisans with wages from 24*s.* to 26*s.*, four farmers and five publicans. Those are specimens of the outlying lodges.

Chairman.

78. I observe that you mentioned that a number of agricultural labourers joined this society. Have they any difficulty in paying the scale of 1*d.* a day?—Apparently not, except in the particular case that I have mentioned, where in a lodge of thirty-five members twelve have withdrawn capital at various times; that is a large proportion. They would certainly be agricultural labourers, and that does look like there being some difficulty.

79. But with the exception of that lodge is there anything in the figures or statistics you have in your possession to show that there has been exceptional difficulty on the part of agricultural labourers in belonging to this society?—No; I think if there was any general difficulty they would take half shares instead of whole shares, which is much the simplest way of meeting the difficulty.

80. Then may we take it from you that so far as your experience goes of this society and its working it has been successful even in the case of agricultural labourers?—It seems to me that all classes join, and join willingly. They are protected from excessive hardship by the opportunity of withdrawal. If a man gets into difficulty what he may do is this, and sometimes it is done I know, that, being a full share member, he says "I cannot keep up a full share, I must drop down to a half share," and then he pays only a half of the monthly contribution that he paid before, and in that way he meets the immediate difficulty without losing his membership.

Chairman—continued.

81. Then you think by those means labourers and all classes might avail themselves without difficulty of the advantages of a society like this one?—We have a large proportion of our population in this society. We cover two unions, Dursley and Stroud. Stroud has a population of 41,000, and Dursley I suppose we may take at about 10,000 or a little more, and we have got 5,000 members in this society, and there are 2,700 in the society on the opposite side of politics. That is 7,500 members out of a population of a little over 50,000, which is a large proportion of our population.

Mr. *Hedderwick.*

82. During what period did the twelve withdrawals take place from the particular lodge to which you referred?—I am afraid I cannot tell you that.

83. Is there any provision for the transference of a contributor from one lodge to another in the event of his removal?—Yes, from one lodge to another there is no difficulty at all; but as regards transference from one society to another, that is a matter that is being discussed, and it would be very much favoured by myself that there should be what I may call a unity which would enable a person to be transferred from one society to another society with all his funds. I think that ought to be done.

Mr. *Cripps.*

84. That is not provided for at present?—No, not at present, but it is under discussion. I think it is one of those things that will come about.

Mr. *Hedderwick.*

85. If there is no provision now, what takes place when a workman who has been contributing for a number of years to a particular society is removed by the necessity of his occupation or otherwise to another part of the country?—He may keep up his contributions in the society, or if he cannot do that or does not desire to do that he must withdraw, in which case he loses the last two years' accretions.

86. He is fined to that extent?—He is fined to that extent.

Chairman.

87. But you stated as I understood, in an earlier part of your evidence, that withdrawals from necessity, from being unable to keep up the subscriptions, were comparatively rare?—Withdrawals are more common than I should like. How many are from necessity I do not know. The amount withdrawn last year was 3,099*l.*, which is a very large amount.

Mr. *Cripps.*

88. But that is the case of the withdrawal of money, but the withdrawal of membership is comparatively rare, is it not?—I think that is very rare.

89. I understand

Mr. *A. K. Loyd.*

89. I understand that there is nothing to show in the case of a withdrawal whether the money may not have been applied to purchase a house or start a boy in life?—Quite so.

Mr. *Samuel Hoare.*

90. Is this society the chief channel through which the working classes make provision for sickness in the district to which you are alluding?—In our neighbourhood it is so almost entirely; nearly all the other clubs have ceased to exist. The Oddfellows and the Foresters do not grow—they remain; but all the other friendly societies are practically dead.

Chairman.

91. Do women belong to this society?—There are two independent societies in Gloucestershire for women—one I have not got the figures of, and the other has 742 members and 4,490*l.* of capital. It has been going for several years.

92. But with those exceptions the women are not members?—No; the rules are equally applicable to women's societies, but there is always some difficulty in starting women's societies for some reason or other.

93. Your society, I gather, differs from the generality of friendly societies in this respect, that with regard to other friendly societies members can subscribe for sickness or for an annuity at their option, but in your case they must subscribe for sickness, for a pension, and for something at death?—Yes, there is only one form of subscription.

94. Then again, in your society the connection with it terminates at the age of sixty-five?—Yes.

95. They withdraw at the age of sixty-five altogether, taking whatever profit is left to them in the form either of a lump sum or of a pension?—Yes.

96. It is a great difficulty very often, I believe, in the case of other friendly societies that they have to pay for a pension after sixty-five years of age in the form of chronic sickness, have they not?—Yes

97. You escape that difficulty altogether by the withdrawal of your people at the age of sixty-five?—Yes.

98. That is a great distinction between your society and friendly societies as a rule?—Yes.

Mr. *Samuel Hoare.*

99. May I ask whether the society undertakes the payment of the pension or whether a Post Office annuity is purchased as you said was done in your case; will you state what arrangements are made when a pension is claimed instead of a lump sum?—I am the first member who has had an old age pension. I have constituted the society my agent for the purpose; I have given them a power of attorney to receive it for me, and they have got to pay me. But what I should like to see done is this—for I think the Government might very materially help friendly societies without running any undue risks themselves, and greatly facilitate the grant of these pensions if they were to adopt some such method as this: Without considering whether a friendly society is solvent or not, all they need consider is, is that society capable of paying me, the Government, the money requisite to provide a pension for a person of a given age, and they might then constitute the society their agent for the purpose of administering that pension.

Mr. *Samuel Hoare*—continued.

Chairman.

100. I think, with your permission, I would rather go into that matter a little later on rather than now?—Very well; perhaps I may read the rule with regard to superannuation, or death of members, which would answer Mr. Hoare's question. "At the age of sixty-five years each member shall cease to contribute to or receive any benefit from the society, but he shall have the option of receiving the whole amount which shall be then standing to his credit in the books of the society, without any forfeit or deduction whatever, or of surrendering that amount to the society in exchange for an annuity to continue during the residue of his life, at such rate for every pound of the amount so surrendered as may be agreed upon between the central committee and the retiring member." I may say I do not think it is desirable that the society itself should grant these annuities, because the moment it did so it would involve itself in those actuarial calculations as to whether its funds are sufficient or not, which have been the ruin of so many societies from their being imperfectly calculated. I do not think any society until it becomes very large can grant one, or two, or three annuities properly; you want a very large number to average them over. In my case, I had the right to ask the society to give me an annuity, but I said, "No, do not give me an annuity, but buy me a Post Office annuity." I think that is the safer way.

Sir *James Rankin.*

101. Might I ask whether the individual who is entitled to receive this lump sum has the right to ask the society to invest it in any particular form; may he take his choice of having a Post Office annuity at a lower rate, or can he say, "Invest that money in some mortgage at 4 per cent., so as to produce a larger amount," taking the risk?—That point has not come up for practical consideration yet. I quite agree that the rule as it stands is a little indefinite. In my particular case I said to the society, "Buy me a Post Office annuity," and they went and bought it.

Mr. *Cripps.*

102. Any man is entitled to be paid the fund standing to his credit, and he can invest it as he likes?—Yes.

Sir *James Rankin.*

103. Are they obliged to invest it in some form or other if he asks them to do so?—Reading this rule, I take it they are bound to do it. They might have given me an annuity direct out of their funds; they might have taken my 179*l.* 17*s.* 10*d.*, and said, "We will give you 20*l.* a year," which on their rate of interest they would have been able to do. They could have given me a better rate than a Post Office annuity; but I think it is a hazardous thing for a benefit society to embark upon. I should like to point out one other advantage of this society which is cognate to what you have been just mentioning, and that is, that owing to carrying a portion of its funds

to

Sir *James Rankin*—continued.

to the credit of every member, it has no liability beyond what is standing in its books to the credit of each respective member, and provided its assets amount to its liabilities as due to each of its members, it has no other liability; it has no actuarial liability, and the Registrar of Friendly Societies, after consideration, has decided that there is nothing to value, and nothing which requires a quinquennial valuation.

Mr. *Cripps.*

104. It simply re-divides the total fund every year amongst the members?—Yes, there is nothing which requires a quinquennial valuation. There is no contingent liability.

Mr *Lloyd-George.*

105. It is not like the Dunmow Society?—No, it is not.

Mr. *Hedderwick.*

106. What becomes of the accretions from members who have withdrawn; these are not in the original calculation?—No, but they come in; they do form part of the capital which has to be divided among the members.

107. It is a bonus to them?—It is a bonus to them.

Mr. *Lloyd-George.*

108. Might I ask how they ascertain the amount of surplus which has to be divided?—You ascertain the amount you have paid out in sick pay during the year, and what your expenses have been, and those two amounts are what you charge the contributions of members with during that current year, and everything beyond that is surplus, which is divided among the shares as they stand in the books. For instance, the contributions for the year were 9,401*l.* The sick list was 2,241*l.*, and deaths were 659*l.*; 784*l.* was paid to members on attaining the age of sixty-five—no, that came out of capital. The surplus for the year, 6,496*l.*, was the sum which remained after paying the sick pay, the expenses of the society, 634*l.*, the doctors 652*l.*, and 223*l.* to Reserve Fund, and deaths are not a charge on the annual income of the society; the deaths came out of the capital funds.

Chairman.

109. In order to summarise as nearly as I can what you have been good enough to tell us this afternoon, I understand first that membership of your society enables a member to make provision for pensions after reaching sixty-five years of age as well as for sickness and for death?—Yes.

110. He does this by subscribing according to one of the scales which are divided into seven classes, and which range between ½*d.* and 3*d.* a day?—Yes.

111. Taking the average subscription of members at 2*s.* 4*d.* a month, a man who joins at twenty-three years of age can insure against sickness till sixty-five, and after sixty-five he would be entitled to a lump sum of 130*l.*?—Whatever it might amount to.

112. Whatever it might amount to?—I do not tie myself to 130*l.*—that is only on a hypothetical calculation.

113. But at all events he would be entitled to a lump sum or whatever it would produce as an annuity?—Yes.

Chairman—continued.

114. And that is to be at his own option?—Yes.

115. Then I understand that he is obliged to retire at the age of sixty-five?—Yes.

116. He can withdraw at any time before sixty-five?—Yes.

117. By a sacrifice I think you said of two years of the profits which would be otherwise due to him?—Yes.

118. By this compulsory retirement at sixty-five his claims on the society cease?—Yes.

119. And in that way the society is relieved from chronic claims for sickness in old age?—Yes.

120. The society has no liabilities beyond the profits which are due under this system to the individual members?—No.

121. Would that be, as far as you can follow, a fair summary of the general results of the adoption of the system of your society?—I think that is quite right.

122. Now I should like to turn for a few moments to some other questions. I presume you have had before you the Reference to this Committee?—Sir Everard Doyle has just given it to me.

Sir *Fortescue Flannery.*

123. Do I rightly understand that the liability of the society for sickness in the current year is confined to the contributions of the current year?—Yes.

124. And that under any circumstances, supposing that the claims for sickness and funeral benefits for any one year exceeded the contributions during that year, even under those circumstances the deficit would be taken out of the accumulated funds prior to that?—Yes, there is a rule that the society have a claim on the last two years' accumulations in case of any deficit arising.

125. But not beyond that?—But not beyond that.

126. The money up to that, with that exception, belongs absolutely to the members for division?—Yes, absolutely to the members. There is an enormous margin, and it is hardly possible to suppose that that margin would ever be trespassed upon. Members pay on a share 30*s.* a year, and 1*l.* 6*s.* has been the dividend at the end of every year up to the present time, or not less than 1*l.* 6*s.*

127. But to the question of liability and actuarial calculations that you have spoken of my question is directed?—But that actuarial calculation is within a very limited range, viz., what is the possible sickness within one year; and our contributions are far in excess of what is required for sickness—so far in excess that a payment of 30*s.* a year yields generally a surplus of 1*l.* 6*s.* after paying the sick pay. Actually I think the sick pay comes to about 8*s.*, and the difference between the 22*s.* and the 1*l.* 6*s.* is made up of other profits of the society.

128. But the reason that you are free from the actuarial calculations, as you explained a few minutes ago, and from a valuation, is that each current year has to provide and is the only liability for providing the claims of the sick list?—Yes, quite so.

129. Then

Sir *Fortescue Flannery*—continued.

129. Then, may I ask you this one further question, how many other old age pensioners besides yourself are there in the society?—I believe I am the first.

130. How many have succeeded you?—My pension was only given me last year.

131. There have been none other since?—There have been none other since.

132. In the twenty-four societies with 33,000 members and 300,000*l.* odd all over the country, how many other old age pensioners are there besides yourself?—I cannot tell you. These societies are all too young to have reached the period at which people will think it worth while to commute their funds into a pension.

133. May I take it that during the twenty-four years during which this, the senior, society has existed, it has only produced one old age pensioner?—Yes.

Mr. *Hedderwick.*

134. There is a question bearing upon these questions of Sir Fortescue Flannery that I should like to ask you, that is, whether the compulsory withdrawal at the age of sixty-five, which seems to be peculiar to this society, does not affect the age at which members wish to join. I should think you would have young men and not many men of middle age joining; but I do not know?—The Oddfellows in their superannuation tables begin at sixty-five.

135. But they are not paid out as your members are. I understand you wash your hands of a man at sixty-five years of age. The Oddfellows apparently go on paying for chronic sickness?—No. If their members subscribe on their superannuation table, which I believe is very rarely made use of, or was a few years ago, then at the age of sixty-five they wash their hands of them, except that they grant an annuity in place of it.

136. It seems odd that in the course of the twenty-four years' existence of your society there should be only one old age pensioner, unless the great majority of the members joined that society at a very youthful age. Surely one would have expected one or two more to have reached the age of sixty-five?—But supposing a person joined on one share, and he had been in up to this year, he would have got 6*3l.*—he could only have 6*3l.* He will have 130*l.* or 140*l.* if he joins as a young member. The society has only run twenty-four years now; you have not had time to build up the old age system.

Chairman.

137. To get 130*l.* he must have joined at twenty-three years of age?—The society must have been formed many years before an annuity could come into existence. The purpose of the society, as laid down in the prize essay, was to create old age pensions, and in order to create old age pensions you must have a number of years passed over. At the present moment only twenty-four years have passed over, and I am only showing this, that what was anticipated twenty-four years ago is taking place, and that a fund is rolling up for the benefit of each member who sticks to it, and joined young enough to produce an effective old age pension.

138. I was going to ask you whether your attention had been called to the Reference to the Committee, one point in which, you will observe, is that we are to consider and report upon the best means of improving the condition of the aged deserving poor?—Yes.

Chairman—continued.

139. Would you say that when your system had had time to be sufficiently established that object would to a large extent be accomplished by the system of your society?—It seems to me that over the area which this society is working in, and so far as regards the males, it is covering the ground. The whole of the thrifty male population approximately—at any rate the bulk of the thrifty male population—is in this society, and they are rolling up this money gradually for their benefit. When they have been a sufficient number of years in the society it will produce a very effective pension, provided of course that the rates of interest are not seriously interfered with. People may say, of course, that the rates of interest are too high. The Dunmow Society, which has been already mentioned, invest in the simplest way in Government securities, and then you cannot get more than 3 per cent. at the outside.

Mr *Lloyd-George.*

140. Their average is 3*l.* 15*s.*?—I did not know it was so high. We have gone in for a class of small mortgages specially; members want to buy a house, and they mortgage their house to the society. We have a large mass of those small mortgages, and on that class of security you can get a very much better rate of interest than the Government can. Provided that your society does not get too large, I think that it could be worked very well. I know the Cirencester Society does as well with its investments as we do, and I believe the Gloucester one does, too, and I imagine that the opposite political one does the same thing; they had a very good dividend last year.

Chairman.

141. Should I be right in saying that if this system prevailed generally among friendly societies, and had been established a sufficient number of years, in your opinion the question of old age pensions would to that extent be solved?—I think it would be very largely solved.

142. Could you suggest to us any way in which you think that the State could encourage this system, which you think would be desirable?—At one time I did think that the State might reasonably add something to the funds of friendly societies—that is to say, at the time when the age of sixty-five had been reached—so as to help them; but on thinking over the question which I have thought over for some few years past, I have come to the conclusion that that would be too one-sided an arrangement for the general population of the country to accept. That you should single out one class of society, viz., those who subscribe to a friendly society, and should say that the State would make to them a special gift is a thing that I think would not work. I should be very glad if it would, but I do not think that politically or socially it could be carried into effect, or if it could be carried into effect, that it could be continued for any length of time—there would be too much prejudice against it.

143. Are

Chairman—continued.

143. Are you acquainted with the different Bills now before the House of Commons on the subject of Old Age Pensions?—I have looked over them all; I am not prepared to criticise them very carefully.

144. I wish to ask you a few questions about one or two of them. For instance, one of the Bills before this Committee proposes among other qualifications that membership of a registered society for twenty years should give a title to a person belonging to that society to a pension of 5*s.* a week after the age of sixty-five. What would be the effect of such a proposal as that on a society like yours: would it encourage or discourage membership?—I think it would encourage membership of the society.

145. You think, then, to that extent it would promote the question of old age pensions?—Certainly.

Mr. *A. K. Loyd.*

146. Is that assuming that the Government assurance was added to what the person had got by his own thrift?—That would be equivalent in fact to the Government saying, "The ordinary rate of interest is 3 per cent., and we will practically add 2 per cent. or another 3 per cent. to what the society has been able to do for you itself." That is the way I think a financier would deal with it.

Chairman.

147. Is that a suggestion which commends itself to you?—No. I do not think it would. It would be very advantageous to the friendly societies, but it would not be advantageous to the State in consequence of the enormous cost, and also of the inequality that would be created from the fact of one class of investors having a special advantage which the other class of investors would not have.

148. You mean to say that objection would be taken to the fact that membership of a friendly society was being placed in a very different category from membership of or subscription to any other form of saving or thrift?—Yes. If I invest 100*l.* in consols why should I not have 6 per cent. if I were a worthy person. Why should the investment of my money in a friendly society carry those special privileges.

149. But so far as the welfare or wellbeing of your society is concerned this proposal, you think, would tend to encourage it rather than otherwise?—Certainly.

150. Another proposal that has been submitted to us in one of these Bills is that non-receipt of poor relief for a certain number of years, either between the ages of twenty-five and sixty-five, or from, say, twenty-five or thirty years of age, or some period like that, should entitle a person to receive after sixty-five years of age a pension of 5*s.* a week. What would be the effect of legislation of that kind upon your society?—That would simply be an extension of the present Poor Law relief in some form or other, and would have all the disadvantages which attach to the somewhat indiscriminate distribution of Poor Law relief.

151. Would it tend to encourage people to subscribe to your society on its present terms, or would it have the opposite effect, do you think?—It would have the opposite effect I should say.

Chairman—continued.

152. Because, I suppose, the pension would be forthcoming without the contributions which are necessary in your society?—Yes.

153. Do you go so far as to say that if such a proposal were adopted in legislation it would be injurious to the future of your society, and would prevent people from joining it for the purpose of providing for themselves?—It is rather hard to say what effect a proposal of so sweeping a character would have upon the temper and mind of the people. I am inclined to think that it would make people less provident and less self-reliant, and to that extent it would discourage friendly societies, but I would rather look upon that particular proposition, which you are putting forward, not with regard to how it would affect friendly societies, but how it would affect the country at large, and I think that the effect upon the country at large would be most unfortunate.

154. You have had a great deal of experience, I believe, of the administration of the Poor Law, have you not?—Yes, I have had for some time. I was chairman of the board of guardians and I know their working generally.

155. Among the classes who avail themselves of your society what amount of pension would enable people to live in decent comfort so far as your experience enables you to express an opinion?—I think that is a question which it is almost impossible to answer—circumstances differ so enormously. Five shillings a week in the country might be wealth, while 5*s.* a week in a town would be absolute misery.

156. And the subscribers to your society come from both town and country?—They come from both.

Mr. *Cripps.*

157. They are all in the country districts?—Yes, you could not fix any definite rate which would not be wholly inadequate in a very large number of cases. If you had any system of old age pensions you would have to graduate it according to the circumstances in which the people have to live, and I am told now that in London the poor people will not accept outdoor relief because they are so much better off and more comfortable in the workhouses. In fact, the conditions under which the poor live in great towns are so expensive and uncomfortable that what is called the workhouse is really a better and much more comfortable place.

Chairman.

158. That I believe to be the case; but does it not rather follow from what you say now that even supposing the time had come when your society had been established a sufficient length of time to grant these pensions of 5*s.* a week to a number of your subscribers, that 5*s.* a week might be quite inadequate and insufficient for them to live upon?—But it would not have destroyed the feeling of self-reliance that now exists, nor yet the feeling that exists now in families of children for their parents. I think that the moment the State stepped in and did the work, children would no longer consider that they were bound to take care of their parents. At the present time, in addition to Poor Law relief, parents receive help largely from their children, and therefore the small allowances that are commonly paid by the

Chairman—continued.

Poor Law are made sufficient with the additional help that the children give. All that would go away. I think that the condition of the old people would be a great deal worse under a system of State pensions than it is under the existing system, by which they are taught to rely largely on themselves, and only upon the State in case of absolute necessity.

159. Then it is not only upon the outcome of the system of your society that you think the subscribers would have to rely, but also upon other adventitious means?—I should be sorry to live upon 5*s.* a week myself, but still a man who is thrifty and has built up this provision for himself is sure to be respected in his own family and by his neighbours, and he probably might be very comfortable with that 5*s.* plus the other things which come into him. If you create an artificial system you will destroy all those adjuncts of which perhaps we do not take much account at the present time, but which, I believe, are very important indeed in the lives of the old people.

160. But what I want to arrive at is this: I rather gathered from what you said to me a few minutes ago that, assuming that your system had been established sufficiently long to enable many of the subscribers of the Stroud Society to be in receipt of pensions, that to a very great extent would have solved the difficulty of the aged deserving poor; but now I understand you to say that they would have to look to something else besides that?—I would say that the 5*s.* a week granted by this society or by any friendly society—the 5*s.* produced by the reliance of the man upon himself—would go a great deal further than the 5*s.* which was paid to him by the State, and which would be a temptation to improvidence throughout the lives of the lower classes. That is, I believe, the direction in which the mischief would be done. I believe that the one 5*s.* is perfectly healthy: I think that the State 5*s.* would not be healthy. I do not know whether I make myself clear.

161. Yes?—It is an objection of principle.

162. In your experience of the Poor Law administration, do many persons, who belong to friendly societies, come upon the rates in old age except where, for instance, the society has broken down?—No. We get those cases, but I do not think we get many. I was looking through the statistics of my Stroud Union of 41,000 people, and I found that the proportion of paupers there is about the same as in the general population. In Stroud the aged poor receiving relief are just 1 per cent. of the population, which is not a very large number.

163. Talking of your Stroud Union, what would be your opinion upon this point. Are there many old people in the Stroud Workhouse who could live outside of it even if they had 5*s.* a week?—No, I am quite satisfied that there are not. Of the aged poor receiving relief in the Stroud Union seven-tenths have out-door relief, and three-tenths have indoor relief, and I have looked into that matter and I am quite satisfied that either from conditions of infirmity or from conditions of improvidence, the people in the workhouse could not possibly be out. The mass of them are sick, you know, but those of them

Chairman—continued.

who might otherwise have had outdoor relief are deprived of it, because if you gave them 5*s.* at the beginning of the week they would be in the workhouse at the end of the week or be starving.

164. I think it was arranged earlier that you would prefer to give evidence as to who should be the pension authority in connection with any old age pension scheme, on the next occasion that you come here?—I thought Mr. Bickersteth might deal with the whole thing, but I shall be very happy to be here.

165. And anything that you have to say upon the subject you would rather say then?—Yes. I think that had better stand over, if you please; it has nothing to do with the general policy, but only the machinery.

Mr. *Samuel Hoare.*

166. Does your society have meetings of its members from time to time?—Every month.

167. And do the members have a voice in the management?—It is exactly like an ordinary friendly society; the management is done by the officers of the lodges, and they form a grand lodge.

168. And those officers are, I take it, elected by the members?—They are elected in their lodges. There is nothing peculiar in the organisation of the society.

Sir *James Rankin.*

169. Do you think or do you not that the promise of something which will be done by the State when a man attains the age of sixty-five, if he himself has done something during his adult life, would not stimulate that man to do that something?—I have already said with regard to the friendly societies that it certainly would stimulate the friendly societies.

170. But supposing that a man was asked to do something by way of obtaining an annuity for himself in any way, through the Post Office for example, would not a promise of some payment by the State in old age stimulate his efforts in adult life?—My objection to that is, not that it would not stimulate him, but that you never could support politically the giving to one class of people a superior rate of interest, and one which is not earned but is only produced out of the taxes which you do not give to everybody, and you cannot give it to everybody.

171. But if all persons were allowed to do the same thing, that is to say, to obtain the same amount of annuity through various sources, and to get the same reward for it, is that giving any advantage to one class?—If you or I were allowed to invest so much money at six per cent. all our lives, do you mean?

172. What I mean is, if a person was allowed to earn the amount given by the State, either by a Post Office annuity or a friendly society annuity, or by an insurance office annuity, would you consider that that was giving a preference to any particular class?—Yes, it is giving a preferential rate of interest to a particular class.

173. What is the particular class?—The class that chose to take that way of investing money.

174. But is not that a class (if you call it a class) whose efforts should be stimulated?—I should like to stimulate their efforts, but you must

Sir *James Rankin*—continued.

must stimulate them in a way that will bear examination, and I venture to say that that method would not bear financial examination.

175. Supposing that some system of old age pensions were set up, is it your opinion that there should be a limit of income over which a person should not have the advantage of the State payment?—I am afraid you would very soon lay yourself open to fictitious incomes being created for the purpose of earning the additional interest. It is now stated that the facilities that are given by savings banks to invest up to a certain amount are irregularly made use of by the ordinary investor investing sometimes in one place and sometimes in another, and so defeating the law; and I think you would find exactly the same thing in the case of these incomes which you suggest should have a preferential rate of interest. That is my sole objection to it.

176. Do I rightly understand you to mean that it would be impossible to find out the limit of a man's income?—Yes.

177. And, therefore, if there was any enactment to the effect that a man should only receive the State benefit if he had an income, say, of 25*l.* a year, it would practically be impossible that it could be ascertained?—I think I used the word "create" incomes. I think you would have those incomes created by outsiders, benevolent persons for the benefit of particular individuals.

178. I do not think you have quite gathered my point. My supposition is that an income above a certain amount should not be entitled to receive the State grant?—Yes; but what I fear is that you would have incomes below that amount created in order to get the special advantages attaching to incomes below that amount. I do not mean to say that you or I should put down 25*l.* so as to earn the additional rate of interest for ourselves; but let me take this supposition, that if a man has got 6*l.* 10*s.*, he is to have 6*l.* 10*s.* from the State; in that case a moneylender or a person who is willing to lend money may say, I will let you have 6*l.* 10*s.*, and you shall pay me 7*l.* You will have 6*l.* 10*s.* from the State, so that you will get 6*l.*, and I shall get 7*l.* That would be a very simple method of doing the thing, and I think that would be done.

Mr. *Hedderwick.*

179. Or a man with a larger income might reduce it to the statutory limit in order to get a pension?—Yes, that would be possible. I think there would be limitless openings for fraud which would be highly mischievous to the State.

Mr. *Cripps.*

180. I want to ask you one or two questions; first of all as regards the Stroud Society, of which I am a member, and you have been a member. The great mass of the work in that society you have stated is unpaid work?—Yes.

181. There is only one paid officer, I think?—That is so.

182. Do you know the extent of saving which has been calculated as the effect of getting that amount of unpaid work?—No.

183. I have heard it stated that the funds have

Mr. *Cripps*—continued.

been increased by the amount of 35,000*l.* by that means?—I do not know that.

184. That is to say, that if the officers of the Stroud Society had been paid on the same basis as the paid officers of an ordinary friendly society it would have cost 35,000*l.* out of the funds?—But is it the rule that ordinary members of friendly societies are paid?

185. The ordinary officers of a friendly society are paid?—You mean of such a society as the Prudential?

186. Yes?—But not the officer of an ordinary village club.

187. An ordinary village club is a small matter which may break up in a year?—But the Oddfellows are not paid, I think.

188. Mr. James Smith is the treasurer of your society?—Yes.

189. And the calculation that he gives is the figure that I have given as the difference between the unpaid obligation or duty in the case of the Stroud Society, and what you would have to pay on the ordinary principle of paid obligation or duty?—But you see fortunately in England we have always had, and I hope we shall always have, an enormous amount of unpaid work done for us.

190. At any rate, you have not calculated it?—No.

191. And I understand that in your view really no scheme of old age pensions is desirable at all?—I think it is undesirable.

192. On the ground that provision by the State, what you call an unhealthy provision, would do more harm than good?—Yes, I think it would be detrimental to the population.

193. I want to ask you one question about that. When you came to the question of details about it you deprecated the State giving what is in effect a better rate of interest to particular investors?—Yes.

194. I fully agree yith you; but supposing that the State were to give the same advantage to every investor, who at a certain age had got a particular income quite irrespective of the form of investment altogether, that objection would not apply, would it?—Yes it would. As regards the general mass of the population those particular investors would be having a special advantage.

195. But supposing that you were to give to every member of the State who saved up and invested to a certain point for the purpose of old age an additional advantage?—The right to have 100*l.* invested at 6 or 10 per cent.?

196. No, take the case Sir James Rankin mentioned of a man who had earned half-a-crown a week, and is entitled to another half-a-crown a week; he has got half-a-crown a week whether in the Post Office or friendly society, or in land, or in any way; why in that case do you say it is giving a preference to one investor against another. You do not ask the form of investment at all; the man comes and says I have half-a-crown a week?—Then that falls under the other objection that I stated, namely, that you would have fraudulent incomes created.

197. I appreciate the difficulties about that, although I do not go with you entirely; but upon the basis that I am putting to you now, is your difficulty one of fraud only?—I think the whole

Mr. *Cripps*—continued.

system of the Poor Law shows that whenever we have tried to be benevolent we have done a great deal more harm than good. I do not know that it is strictly relevant, but it is worth looking at what did happen. About the middle of last century we were taken with a benevolent fit, and we appointed guardians (I believe it was the first time the word "guardian" was used) to protect the poor against the harshness of the overseers, and we kept on amending those laws (the last time they were amended in that direction was about 1815) until 1832 we had a catastrophe, and had to pull the whole thing up, root and branch, because the whole population was demoralized.

198. But I am putting it to you on rather a different basis. Supposing that a man has got half-a-crown of his own (I only take a fictitious sum for the purpose of my question), and supposing that without giving any undue preference to one investor as against another, and without the difficulties of fraud, you give that man an additional half-a-crown a week, that would not be in any way analogous to the difficulties of the Poor Law, would it?—I would rather prefer not to give a dogmatic opinion upon that point; it would want a good deal of consideration as to how these things work out.

199. I will not press the question, but if you were to give an old age pension to a man who had made no provision for himself you would come directly to the old Poor Law evils again?—Yes, you would, certainly.

200. And that would in your view (and I agree with you) be detrimental to thrift and character?—Yes.

201. But the other point that I put to you, I understand that you would rather take time to consider?—I think it falls under the preferential investment objection.

202. Supposing that you were only to give it in case of investment in a friendly society. I appreciative your point, but supposing that you give it irrespective of the form of investment, I do not quite see where the preference comes in?—I would rather not answer the question off hand.

203. Going back for a moment, as regards this Stroud Society, there is a small reserve fund now, is there not?—Yes.

204. But that is merely to meet the case of alteration or loss on old investments?—That is what it is intended for, any possible loss on investments. It might be assumed that we are investing perilously, so I may perhaps mention that we have got this 68,000*l.* invested, and I have been trustee from the first, and our total loss in investments has been under 400*l.*; we have made one or two little misses now and again.

205. And that would work itself out in the redivision at the end of the year?—Yes, on the reserve fund; it does not touch the members.

206. But supposing that in any one year you made a loss and had to redivide your funds it would work out in the year?—Yes.

Sir *Fortescue Flannery.*

207. I should like to know how long do you anticipate that it would take before there was an old age pension provided on this system of your society for all the men of sixty-five years of age who might be in need of a pension. You have told us that after twenty-four years you are the only old age pensioner?—Yes.

208. How many more years do you think would elapse before all those deserving an old age pension—that is to say, who are not able to subsist without some help—would reach a pension?—It is a matter within their own option. Last year twenty members reached the age of sixty-five; I cannot tell you what amounts they had standing to their credit, but if they had been in for twenty-four years they might have had a half-crown pension. Twenty-four years is the whole length of time that the society has run, and twenty members did reach the age of sixty-five, but as they had only 784*l.* among them I take it that they had not been in twenty-four years.

209. Then would you place twenty-four years as the minimum?—No. Twenty-four years is the time since the society was created. When the society reaches the age of forty years then the young members will have such a sum as will provide them with something like a 5*s.* pension.

210. Then is forty years the period of time from the establishment of further societies similar to the one you have spoken of when an old age pension would be reached?—Yes, upon those figures, as I have mentioned, a young man entering the society at twenty-three years of age will have to be forty-two years a member in order to reach sixty-five years of age; he would then have, reckoning interest at 4 per cent., 130*l.* 10*s.*, which would buy him an annuity of 5*s.* 2*d.* a week.

211. In other words, a period of forty-two years must elapse after the establishment of a large number of societies such as the Stroud Society before old age pensions would accrue?—Yes, on this particular plan, but I might mention that supposing this scheme were to get as widely taken up as some of us think it ought to be, there would be no difficulty in the Foresters, the Oddfellows, or the great societies valuing out their funds actuarially so as to credit each member with his proper share, and you would have the thing almost directly, because they are old societies.

212. That is what I wanted to get at. The suggestion is that if the system as you have described it to us so clearly were widely adopted, an unreasonable period of time would have to elapse before old age pensions became generally applicable?—Yes, beginning at the beginning it must be so, I have no doubt about it. I only say that we are growing towards that position; but I do say this, that supposing the scheme sketched in that prize essay were made applicable to the Foresters' and Oddfellows' Societies (and it could be), they could value out the liabilities of their members, and credit each member with his proper share of the funds of the society, and commute it at sixty-five years of age into a pension, and you would have lots of pensions supposing that they were willing to take them; but that is one of the things that you have to solve, namely, whether a person reaching sixty-five years of age would sooner have his 130*l.* or have his annuity.

213. That

Sir *Fortescue Flannery*—continued.

213. That would be a matter of option, but it does not touch my question as to how long the people generally would have to wait before old age pensions became an established system if the basis of the old age pensions was similar to the constitution of your society. You tell me that they would have to wait forty-two years?—Approximately.

214. Then I may take it that those who want an old age pension system established promptly cannot look to the system of the Stroud Society to establish them as promptly as they wish?—Unless they have exercised such an amount of thrift as would enable them to invest their money or to put their money into such a society in a lump sum. There would be no difficulty in this. Supposing that people who were thrifty were possessed at the age of forty-four of 50*l.* or 60*l.*, they might form themselves into a society and put the money in and adopt these rules, and at the age of sixty-five they would find they had such a sum as would produce that annuity.

215. That would be limited to those who had that comparatively large amount of capital?—Yes, if thrift is to begin now for the first time, it must take forty years before the benefit results.

216. Upon any system such as that upon which your society is based?—Upon any system whatever other than charity.

217. Upon any system other than charity or State contribution—I call that charity.

Mr. *Lloyd-George.*

218. I should like to put one or two questions to you upon this balance-sheet. I see that the amount forfeited upon withdrawals last year was 752*l.*?—Yes.

219. That would be a profit to the society?—Yes.

220. And I see that the society profited to the extent of 156*l.* on lapsed shares?—Yes.

221. And the total amount paid towards old age pensions was 784*l.* for the same year?—They paid no old age pensions last year.

222. I think you will find in the payments "Paid to twenty members on attaining sixty-five"?—Yes, 784*l.*

223. Therefore, they would make 911*l.* profits out of forfeitures and lapses, and they paid 784*l.* to twenty members, and 179*l.* for the purchase of an annuity?—Yes, that was my annuity.

224. If it had not been for those lapses and withdrawals it would not have been possible for the society, would it, to have purchased this pension?—Yes, it would.

225. Why?—Because pensions are purchased by members' own money, and not out of the contributions or profits of the year. It made no difference to me what the losses on sick pay were, except as regards the few shillings, more or less, at the division at the end of last year.

226. But this sort of thing has been going on during the whole time that the society has been in existence?—Yes.

227. Therefore the profit made on lapses and withdrawals is part of the profit of the society that is divided?—Yes, every year.

228. Therefore if it had not been for the fact that these lapses and forfeitures amounted to so large a sum there would not have been this profit

Mr. *Lloyd-George*—continued.

to divide amongst the members?—Not so large a profit. I think in the earlier years the sum that was divided was wholly due to profit; in the later years I think you must put *3s.*, if you take this last year, to those lapses and withdrawals.

229. At any rate, the profit on lapses and withdrawals is greater than the amount expended on old age pensions?—No, that 784*l.* is the capital sum that happened to belong to the twenty members. But take myself, for instance; there was 179*l.* paid to me.

230. Is that to be added to the 784*l.*?—Yes. I did not die, but I became 65.

231. I want now to confine myself, please, to old age pensions, and what I want to find out is this: Whether the profits made on forfeitures and withdrawals are not exactly the amount paid in the course of that year for old age pensions and for the purchase of an annuity?—No, the two sums have no connection.

232. I do not say that they have any connection, but they are about the same amount?—That is a pure accident if it is so; they have nothing to do with one another.

233. But that is a fact?—If you will let me do the sum, I will tell you; but if it is a fact, it means no more than that one half-crown is like another half-crown. If you take that 752*l.* of forfeitures and the 156*l.* of lapsed shares, and add them together, and then divide them by the 4,997 members, you will find how much each member profited by that sum. The dividend of each member was increased by the 156*l.*, added to the 752*l.*, and divided by 4,997.

234. However, I have called attention to it. Then 3,000*l.* was withdrawn in the course of last year?—Yes.

235. How many members on the average—I do not want to tie you down to a definite number—would that represent; about 250 withdrawals, I suppose?—I cannot tell you that.

236. I am just looking at the figures. I suppose each member would have something between 12*l.* and 15*l.* on the average?—No; I imagine it is the younger members who have withdrawn; but I cannot tell you.

237. At any rate, it would be 250 at the very least?—I should think so most likely.

238. Then I find that last year 229 members joined?—No, you do not find the number of members that joined; you find the increase of members.

239. The increase of shares?—Yes; but then you have to take out the members that died and the members who became 65, and the members who are represented by the lapse, and then add them to the increase, and you would find about the true amount of new members.

240. You cannot tell me roughly how many they are?—No, I cannot.

241. Three hundred, would you say?—I would rather not commit myself to what I do not know.

242. Do you suggest that such societies as these could deal adequately with the question of old age pensions?—I think that such a scheme as this is capable of producing and fostering thrift to such an extent that the people would have no need of old age pensions if it were generally adopted.

243. But

Mr. *Lloyd-George*—continued.

243. But I mean, taking the circumstances of different localities into account, do you think that societies like these could cope adequately with the problem?—I take it that the growth of this society has been very extraordinary. It was the effort of one man; it has only been in existence twenty-five years; it was rather limited so far as public reputation goes to the district of Gloucestershire, and you have 16,000 members in Gloucestershire to begin with; it already outnumbers all the benefit societies that ever existed in Gloucestershire before; it has swept them all up and trebled or quadrupled the members. If you go to Birmingham they have a society of 2,400 members. And it is not limited, you see, to the societies that started upon those rules. There is no reason why any benefit society that thinks these rules are advantageous, and are better (as I think they are) than the ordinary rules, should not transform itself by valuing itself out actuarially, and crediting each member with his share, according to the time that he has been in, and going on with these rules.

244. Do you not think that the Stroud district is peculiarly adapted for a society of this kind?—I do not know why.

245. The population, for example, is rather a permanent population, is it not; it is a settled population?—I should say that it is.

246. It is not a migratory population in any sense?—No, in that sense it is rather permanent.

247. Then what class of employment do you find them in mostly?—All classes of employment; you have the mill hand, and the agricultural labourer, and everything between them.

248. But employment is very regular, is it not?—Stroud, in my recollection, has never been a very prosperous place.

249. And it is not a very poor place?—No; it has never had a boom, and it has never been very poor; it is very steady going.

250. The employment is very steady there and very regular?—Yes, I think it is, on the whole.

251. So that it would be rather difficult to work a society like this, say, in an industrial centre, where the employment is not so regular and not so steady?—If you have a migratory population, the thing, of course, becomes impossible; you could not do anything by State pension or in any other way; you could not trace them.

252. So that it would be difficult in an industrial population?—I am not sufficiently acquainted with the details of an industrial population to know how far the people are fixed, but there is a large proportion everywhere, I suppose, that are pretty well fixed.

253. Then, again, you depend very largely, do you not, upon the rate of your interest?—Yes.

254. And I understand that in a district like Stroud you might get from 4½ to 5 per cent., and in our district we can get the same, because it is an agricultural district; but do you think that you could get from 4½ to 5 per cent. in a large town on a safe investment?—I should think that in Birmingham or in any of those towns you would on house property.

255. Working class dwellings?—I should imagine so; I should imagine that they would be as safe as they are round Stroud. You must be careful, of course.

256. But does it not depend very much on the condition of things in the locality at the time. At one moment a locality may be prosperous, or even one district in the same town, and in the next year the prosperity of that district may begin to vanish, and then the value of your property goes down?—I am not sufficiently acquainted with the condition of towns. I should have thought that a careful investor in house property even in big growing towns would not lose his money.

257. Still, do you think you could get from 4½ to 5 per cent. in a large town?—I am not sufficiently acquainted with large towns to be able to say, but I should have thought so; I should have thought that if you had an able solicitor to judge, or a first-class auctioneer, and an honest man at your back, you would be quite safe.

258. If these societies became general, and you had large funds to invest, do you think that it could be done at 4½ or 5 per cent., supposing a commercial society were formed?—I should not like at Stroud to have to manage 150,000*l.*; it would go beyond my knowledge; it is really according to the conditions of your place how much you could invest.

259. If you had large funds all over the Kingdom, it would be increasingly difficult to find investments at 4½ or 5 per cent.?—I would not be mixed up with large investments. I have taken the opposite line.

260. It would undoubtedly take about 600*l.* a year off your profits if you reduced to 3½ per cent.?—Yes.

Monday, 5th June 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Sir Walter Foster.
Mr. Hedderwick.
Mr. Lionel Holland.
Mr. Lecky.
Mr. Llewellyn.
Mr. A. K. Loyd.
Sir James Rankin.
Mr. Woods.

THE RIGHT HON. HENRY CHAPLIN, IN THE CHAIR.

Sir HENRY LONGLEY, K.C.B., and Mr. DANIEL ROBERT FEARON, C.B., called in; and Examined.

Chairman.

261. (To Sir *Henry Longley.*) You are Chief Charity Commissioner, I think?—I am.

262. You have occupied that position for a good many years?—Yes, for fourteen years.

263. I understand the total income applied by the Commissioners to charities in England and Wales, for other than educational purposes is shown in the Parliamentary return of last year, moved for by Mr. Drage; that is so, is it not?—Not quite. I might rather put it this way: all that is applicable to eleemosynary purposes is shown in that return. Besides educational purposes there are what are called general purposes, which are not eleemosynary, and not educational; but all that is eleemosynary is shown in Mr. Drage's return.

264. It amounts to how much altogether?—The figures are summed up on the last page of the return, on the back, and there we see 611,464*l.* applicable to alms-people and pensioners, and 327,655*l.* applicable for "distribution to the poor," making a total of 939,119*l.* 16*s.* 10*d.*

265. Of that total sum I observe 611,464*l.* is devoted to almshouses and pensions?—Yes.

266. We have the evidence you gave to Lord Aberdare's Commission before us, and we should like to limit your evidence to-day as far as possible to new matter, but I am afraid we shall have to travel sometimes over the same ground. Can you tell us how much of that 611,000*l.* is devoted to pensions?—I am afraid I cannot.

267. You cannot make the division?—I cannot. It could be made, but only with very great labour. I have little doubt that expenditure in respect of almshouses forms the larger part of the amount. Many almshouses are of ancient foundation, but a trust for pensions is a modern form of charity.

268. Are you able to tell us the number of pensioners?—No, we have no means of telling that at all.

269. Besides the sum of 611,000*l.* for almshouses and pensions there is according to the return 327,655*l.* devoted to dole charities?—Yes.

270. How do you define a dole charity; how do you distinguish it from a pension?—A dole I should say is a precarious gift—a gift which may come once and need never be repeated, and, if it is repeated, is still precarious, because it is given at the discretion of the trustees from year to year. The essence of a pension is certainty—it is for a term, either for life or for a given term of years; to say nothing of the wide difference in general between the amount of individual gifts in doles and the amount of individual pensions.

Chairman—continued.

271. These dole charities, I understand, have often been considered even by the Commissioners to be of more or less doubtful benefit, have they not?—Yes, they have, indeed.

272. And many of them, I believe, have been converted by schemes made by the Commissioners into pensions?—They have from time to time, and to that conversion is in part due the difference between the figures in Mr. Drage's return in the two columns, and the figures I gave to Lord Aberdare's Commission.

273. I gather from the memorandum you have been good enough to send me that you cannot make a scheme for this kind of conversion except on the application of the trustees?—If the charity which it is proposed to deal with has an income of less than 50*l.* a year a scheme can be made on the application of one trustee or any two inhabitants of the area to be benefited, but if the income is above 50*l.* it can only be made on the application of the majority of the trustees.

274. If you had the power would you further continue this process of converting dole charities into pensions, whenever an opportunity occurred?—I think we should.

275. Obviously, then, as I understand you consider that the sums at your disposal for the purposes of charity are better distributed in the form of pensions than in the form of doles?—I think so. When you say the sums at our disposal, the fund is only at our disposal in each case in which we get an application; we have no general power of disposal over the fund. But in a case in which we have an application made to us, the funds are, so to speak, at our disposal, that is to say, subject to negotiations with people in the immediate locality, and subject to a final appeal to the Chancery Division of the High Court of Justice against our scheme.

276. But the funds that I speak of, whether absolutely at your disposal or not, you consider would be better distributed in the form of pensions?

Chairman—continued.

sions?—I think so. The reasons were given at length in our fortieth report (for 1892), an extract of which you have before you, which can be put in if the Committee wish. I have a number of copies of that extract here which can be distributed to the Committee if desired (*handing in the same*). This is a paper which contains all our reasons for the conclusions I have just given in my last answer. I might refer to paragraphs 22 and 23.

277. Would you kindly read paragraph 22 to us?—"These two forms of relief, namely, almshouses and pensions, are well fitted to meet the needs of the poor in old age, and it is unnecessary here to enter further into the question of their comparative advantage, than to say that while, on the one hand, an almshouse, in which proper supervision and attendance are available, seems to be best fitted for the relief of those who have no relatives capable of rendering them assistance, or who are wholly disabled, relief by means of pensions, on the other hand, gives more scope for the care of the aged poor by their families, and for enforcing those obligations to contribute to the support of relatives, the fulfilment of which is an obvious condition of all relief."

278. Now, will you read paragraph 23?—"It is to be noted, however, that the foregoing observations apply only to sufficiently endowed almshouses. In many rural parishes, cottages for the most part in a state of dilapidation, if not almost of ruin, bear the name of almshouses, though no funds are attached to them for the payment of stipends to the inmates, or even for the repair of the fabric. To place one of the aged poor in such a house, and, as is most commonly the case, without insuring the supply, from whatever source, of an adequate maintenance, would seem to be to give the inmate some authority for living on precarious alms, and to stereotype a condition which it should be the object of the Poor Law and of endowed charity to improve, by the supply of an adequate and fixed maintenance from one or the other."

279. Apart from the almshouses referred to in that particular paragraph, I want to ask you this: When almspeople receive the shelter of an almshouse, generally speaking, how are they maintained there; do they receive payment in money, or is provision for their maintenance made by the trustees, or are they maintained in both forms?—Almost without exception they are maintained by means of a stipend paid to them, subject, I ought to say, to a provision which is very general in our schemes—to this effect that, "the trustees in lieu of paying the whole amount of the stipend to any pensioner in money, may, from time to time, expend the whole or any portion thereof for his or her benefit as they think fit." Of course, there might be a poor old man or woman quite incapable of spending their money, and incapable of keeping it in their pocket, and liable to be robbed of it; and, therefore, we always give the trustees power to spend it for them; but, as a rule, the stipends are paid weekly to the inmates.

280. In these cases you speak of, old and infirm inmates who are unable to take care of themselves, who looks after them?—In many cases where the income of the charity is small, I am afraid there is no definite provision made. It is our practice to put into these almshouse schemes a provision to the effect that the trustees, if they can afford it, should provide medical attendance, and should also pay for nursing.

281. In the case of those who are able to take care of themselves the whole payment is made in money?—Yes.

282. Is that payment sufficient to enable them to maintain themselves?—We never make an almshouse scheme, or almost never, with a minimum stipend of less than 5*s*., and, I believe, as a rule the inmates of the almshouses we have to do with get more than that.

283. I suppose the trustees are responsible for the maintenance and repair of the fabric?—Yes, that is a first charge upon the income.

284. Can you tell the Committee at all what is the cost per head of the inmates of these almshouses to the charity, including the payment made to them?—No, I do not think we have ever taken that out. It would be a very laborious work to do so.

285. This Committee, as you know, is charged to inquire as to the best mode of making provision for aged and deserving poor. We have had your opinion as to doles. Which of the other two methods employed by the Commissioners do you think the better—almshouses or schemes for pensions?—I think I should like to answer that question in the terms of the first paragraph which I read just now from our fortieth report; in certain cases almshouses are good, but, I should say, that to the majority of cases pensions are better suited.

286. Where the recipient is capable of making use of a pension, there you would prefer that system of the two?—I think so. Perhaps I may be allowed to add to that answer that the pension system is better also in my opinion in this respect; that it gives more scope for assistance by the friends of the pensioners.

287. But as a matter of fact, the two systems combined do provide a comfortable old age for many deserving people?—I believe for a great many.

288. But is it not the case that these charities are very unequally distributed, so that one parish may be well provided for and another parish not at all?—That is so; and it is the case with all endowed charities, whatever their purpose; they are most unequally distributed all over the country.

289. So that if provision, either by almshouses or by pensions, was to be made effectual all through the country, the gaps would have to be filled up, and it would have to be supplemented by other means?—Yes, I think a proposal something like that was made in respect of educational endowments by the School Inquiry Commissioners. They saw that educational endowments were very unequally distributed over the country, and at the end of their great report of 1867, I think it was, they proposed a plan such as you have mentioned for filling up gaps by means of rates.

290. Have you any power to extend by scheme the application of any of your charities to a larger

Chairman—continued.

larger area than that which is indicated in the original trust?—Our schemes under the Charitable Trusts Acts, of which we are speaking now, are all made in execution of the doctrine of *cy-près*, and if it were found that the original area was too small to absorb the full benefit of the charity, we should, in that case, have power to extend the area. I am speaking now of the power we should have technically.

291. Have you ever considered whether it would be an advantage, so to speak, to pool the charities of a considerable district, say a union, or even a county; and convert them, by a scheme, into pensions?—I think it would in the abstract, but I should doubt the possibility of doing it except by some very stringent enactment.

292. You have no power to do it, at all events, at present?—We have no power to do it at present.

293. Now with regard to pensions, I want to ask you a few questions relating exclusively to that point?—Might I first qualify my last answer by a reference to paragraphs 24 and 25 of our 40th Report—merely by way of expansion of my answer?

294. Will you kindly read them?—Paragraph 24 is: "Prior to the passing of the Endowed Schools Act, 1869, public attention had not been specially directed to the application, on any general principle, of Dole Funds to purposes of greater benefit to the poor. It has already been mentioned that, by Section 30 of that Act, funds applicable, among other purposes, to the distribution of doles in money or in kind, were made capable, under certain conditions, of diversion to educational purposes. In 1874 the jurisdiction conferred by the Endowed Schools Acts was transferred to our Board. At an early period in the course of the exercise by us of that jurisdiction, we formed the opinion that the mischief incident to the distribution of doles might be still further diminished, and substantial benefit conferred upon the poor, if powers, similar to those thus given in respect of educational purposes, were conferred upon us for the appropriation of Dole Charities to other purposes,differing, in most cases less widely, and in no cases more widely, from those of their foundation than the educational purposes contemplated by the Endowed Schools Acts." Paragraph 25 is: "It was in these circumstances that we reported as follows to your Majesty in page 5 of our Twenty-third Report (for 1875): 'By virtue of the powers conferred upon them by the Endowed Schools Act, 1869, the Commissioners can, with the consent of the trustees, apply endowments of this kind' (that is, Dole Charities) 'to the purposes of education; but, with this exception, they have at present no powers which would enable them to meet the wishes of any locality for a more advantageous disposal of funds so often found to be useless and even mischievous in their present mode of application. Great advantage would often arise from the exercise of such powers, by means of which, without so complete a change in the objects of the trust as is involved in the devotion of the funds wholly to education, useless or mischievous Dole Charities might be utilised for objects conducive to the material and moral well being of the poor.'"

Chairman—continued.

295. I gather, then, there are various directions in which you think improvements might be made, so far as the distribution of these charities is concerned, by further legislation?—Certainly.

296. Has legislation been proposed upon this point?—Yes, two or three times; in the Charitable Trusts Bills of 1881 and 1883. Neither of those Bills got very far, but there was a clause in each of those Bills with the view of giving effect to the suggestion there made. I do not think that clause was ever discussed on its merits in either House of Parliament.

297. When was the last occasion on which the clause was introduced?—In the Bill of 1883.

298. It has never been tried since?—No.

Lord *Edmond Fitzmaurice.*

299. Was that a Government Bill?—Yes, it was a Government Bill; they were both Government Bills.

300. There was a private Bill brought in by Mr. Rathbone, was there not?—Yes, in 1870; that Bill contained a similar provision. I am not quite sure whether that Bill had that clause in it or not. I do not think it had. The Bills of 1881 and 1883 were Lord Selborne's Bills.

Chairman.

301. Now, with regard to the question of pensions, you have been good enough to supply me with copies of two typical schemes, one for a rural parish in Hertfordshire, and the other for a London parish, the parish of St. George the Martyr; these schemes, I understand, are made by the Commissioners?—Yes.

302. They are entirely responsible for them?—They are.

303. And for the conditions laid down in these schemes?—Yes, which are the usual conditions, not special to these particular cases.

304. When the schemes are made, who are they administered by?—Bodies of trustees appointed by these schemes.

305. Trustees appointed for the purpose?—Yes.

306. Are the trustees solely responsible for the administration of the scheme, or have the Commissioners any say in the matter?—The trustees are responsible, and if complaints are made, I think I can indicate by reference to a clause in that scheme the extent of their responsibility. The last clause in all our schemes is this (I am reading now from Clause 36 of the scheme of the Berkhamsted Charity): "Any question as to the construction of this scheme or as to the regularity or the validity of any acts done or about to be done under this scheme, shall be determined conclusively by the Charity Commissioners, upon such application made to them for the purpose as they think sufficient." So that we are a sort of court of appeal if any difference of opinion arises as to the administration of the scheme. And, further, the trustees are bound to send use yearly their accounts.

307. Do they send in any report, as well as the accounts?—No, they are not bound to do more than send the accounts.

Chairman—continued.

308. Or supposing there is reason to complain of the administration of a trust, can the complainants refer to you?—Oh, yes; they sometimes do.

309. And then you have power to step in?—Yes; we have full power to require all the information which the trustees have, and we have very stringent powers of enforcing the production of all documents—in fact, anyone who does not produce a document he has is liable to be committed for contempt of court, so that our power is quite full in that respect.

310. Supposing you find a complaint to be well founded, what is the action of the Commissioners then?—Of course, we should do all we could to induce the trustees to alter their course, but, failing that, we have no remedy in our own hands for redressing a breach of trust. Parliament has not given us that power; but we proceed by certifying the case to the Attorney General, who would bring it before the court if he agreed with us in thinking there had been a breach of trust, and then the Chancery Division of the High Court of Justice has full power to remedy all breaches of trust.

311. The Chancery Division of the High Court is the appeal in the case of a breach of these conditions?—It is the court of appeal from our schemes, and it is also the court of appeal from our efforts to correct maladministration.

312. Have you had many instances in which complaints of this kind have been well founded, and where trusts have been badly administered?—No, we have but few cases, and certainly very few indeed in regard to almshouses and pensions.

313. Do I understand you to say that you have constantly had complaints, but where you have looked into the complaints, usually speaking, those that were well founded have been rare?—I do not think I ought to say that we have constant complaints in cases of almshouses and pension charities; complaints in those cases are not many.

314. The complaints more frequently apply to doles?—To other charities, dole, or to educational charities, very often.

315. In preparing these schemes, you are guided, I presume, by the results of much practical experience in similar cases?—Yes, we have a great many of these cases before us every year. During the twenty-five years I have been connected with the Commission we have had these cases before us every year.

316. How long have the Commissioners had the power of making schemes for pensions?—Since 1860.

317. During that time I suppose a great number have been made?—A great number. I could not say how many for almshouses or pensions. I mentioned before a committee a few years ago that we had then made eight thousand schemes altogether; but no doubt by this time we have made 10,000 or 12,000 altogether, of which a considerable number would be almshouse or pension schemes; but I would rather not make a guess of the number of almshouses or pension schemes.

318. The conditions which are necessary to qualify for pensions are laid down, I see, in Section 32 of the London scheme, that of St. George the Martyr?—Yes. I have copies of the schemes here for the use of the Committee, which I will hand in. (*Handing in the same.*)

Chairman—continued.

319. The paragraph which lays down the conditions of pensions is paragraph 32. I propose to read it, and then to ask you some questions upon it. "The pensioners shall be poor persons of good character, who have resided in the parish of St. George the Martyr, Southwark, for not less than five years next preceding the time of their appointment, who have not during that period received Poor Law relief, and who from age, ill-health, accident, or infirmity, are wholly, or in part, unable to maintain themselves by their own exertions. Except in special cases under the written consent of the trustees the pensioners shall continue to be *bonâ fide* residents in the said parish." The conditions, you observe, are five in number—the pensioners must be poor, of good character, residents for five years before the application; they must not have received Poor Law relief within that time; and, fifthly, they must be wholly or in part unable to maintain themselves by their own exertions by reason either of age, ill-health, accident, or infirmity. Now, the first question I would ask you upon that is this, You have no definition, I think, of the meaning of "poor"?—No; we leave the trustees to satisfy themselves of that.

320. That you leave entirely to the trustees?—Yes, in the exercise of their local knowledge.

321. Do you know at all what they would consider to be the test of poverty?—No; we have very little information as to the way in which these schemes are worked. Unless there is some complaint we know very little about it. I hardly ever remember a case of complaint that the trustees were giving a pension or admitting to an almshouse people who were not poor.

322. But those conditions I understand have been drawn up by the Commissioners themselves?—Yes.

323. It appears to me that there is a great deal which is of much value in these conditions, but I want to press you a little further up on this point because I think it cannot have escaped the attention of the Commissioners. When you speak of poverty as a condition, is the definition of poverty meant to be insufficient means to maintain themselves without assistance? Is that fifth condition which says they are to be "wholly or in part unable to maintain themselves by their own exertions," intended to be the definition of poverty?—Yes, I think that was meant to bear upon the definition of poverty.

324. Because if that is so it seems to me that there has been an oversight in the conditions unless you can explain it, because a person might be unable to maintain himself or herself by his own exertions owing to age, ill-health, infirmity, or accident, and yet he might have an income of his own?—That is provided for lower down, I think. Certainly if they have some income of their own the stipend would be reduced. In Clause 33 there is a provision for that.

325. You leave it entirely to the trustees to decide what is or what is not poverty?—Certainly. I should expect the trustees in dealing with the qualification of poverty to take care that they did not give the benefit of the charity to anyone who had means sufficient to maintain himself.

Chairman—continued.

himself. I have no reason to doubt that generally they do take that care.

326. Then again as to character, you do not impose any positive test of merit?—No.

327. You leave that also entirely to the trustees?—Yes, except so far that we have that provision about the non-receipt of Poor Law relief—that is intended to point in that direction, to thrift.

328. I think it would be more convenient perhaps if I came now to that point of the non-receipt of Poor Law relief five years before the application. Why do you take the period of five years before the application?—That is what we have taken for a very long time. If I was to go back to the origin of this Clause, which was started before I joined the Commission, I believe it was due to the desire not to be quite so stringent as the Court of Chancery used to be in their schemes. These schemes of ours are all based, more or less, upon the old schemes of the Court of Chancery, as modified by the result of our experience, and many of those old schemes of the court made the receipt of Poor Law relief at any time, however remote, a disqualification. I have known schemes with periods of five or ten years, and speaking very generally I should think the five years had its origin in a not uncommon provision in the old schemes of the court.

329. Would it not have been a greater disqualification if the applicant had received relief ten, fifteen, or twenty years before he made the application. Surely it is in their later years that relief is most necessary, and most common, is it not?—But the intention of this clause is to promote thrift, to encourage those who might look forward in their later year to Poor Law relief, to be thrifty, and to keep themselves off the rates.

330. But as the clause is drawn am I not right in saying it would admit a person to a pension who had been in receipt of Poor Law relief at some period antecedent to five years before the application?—It would, certainly.

331. So far it would not tend to encourage thrift?—No. There perhaps may be a good deal to be said for making it more stringent, but this is considered by a great many people to be very stringent as it is, and we are not anxious to be too exacting.

332. What I am trying to arrive at is this. It seems to me that to have received Poor Law relief at an earlier period of life would, as a general rule be a greater disqualification than to have received it within five years of the time of application for a pension, which is presumably at an advanced age?—I think perhaps technically it would be so, but that would be taking into account what happened a very long time ago.

333. Was that point considered, are you able to say?—I do not think we have considered that very closely.

Sir *James Rankin.*

334. Of course, if you were to go back further there would be a difficulty in finding out whether they had received Poor Law relief?—Yes.

Sir *Walter Foster.*

335. When you say "a very long time ago" there is no limit of age here as regards these pensioners?—No, we have carefully avoided that, because a man may become a cripple at forty.

Chairman.

336. Then the pension under this scheme is limited to those who are wholly or in part unable to maintain themselves by reason of their age, infirmity, ill-health or accident?—Yes.

337. I observe that there is no hard and fast line as to age?—No, that has been very carefully considered, because in many of the old trusts where age is mentioned we have so often had before us hard cases where the line has been drawn at sixty, and a man of fifty-eight was obviously more deserving of pension than all the other candidates, and therefore, so far as we can we have tried to abolish the age limit, and leave it to the discretion of the trustees to bring in proper people of whatever age.

338. That you have decided upon as the result of practical experience?—Certainly.

339. I suppose because you find that while one man may be comparatively young and vigorous say at sixty-five, another might be much older at fifty-five or sixty?—Yes, we have repeatedly had cases of the latter sort brought before us in trusts where there was a fixed age.

340. Do I gather that in the earlier schemes there was a fixed age?—Not in the earlier schemes, but in many of the trust deeds. The Commissioners in their schemes have always discouraged a fixed age, and where there was a fixed age, and where the trustees have not strongly objected, we have abolished it.

341. You did find that having a fixed age resulted in many anomalies?—We did.

342. I am going to ask one or two questions more in order to bring out your information as nearly as I can in proper sequence with regard to pensions: first as to the amount of your pensions, secondly as to the distribution and the applications for them, and thirdly as to the selection of the applicants. First, as to the amount in the two schemes before us, I see in neither case do you fix the amount; you have a minimum and a maximum?—I think that is always the case in our schemes. I hardly remember a scheme in which we have absolutely fixed the amount.

343. That is the case in nearly all your schemes, is it?—In almost all.

344. In the Hertfordshire scheme it is to be not less than 5*s.* or more than 8*s.*?—Yes.

345. And in the London scheme for the Parish of St. George the Martyr it is to be not less than 7*s.* or more than 10*s.*?—Yes.

346. What is the reason of that difference?—Because there is more money in the latter case than in the former.

347. Do you mean more money in the charity?—Yes.

348. Then it is not to make a distinction between town and country?—No, I do not think it is; I think if there was a charity as rich as St. George the Martyr in the country, if it was a very well-to-do charity, we should fix the limit at 7*s.*, always subject to the provision to which I referred just now in paragraph 33 of the St. George the Martyr scheme, that where a candidate was receiving, say, half-a-crown a week from sources

Chairman—continued.

sources, the trustees might give him 4*s.* 6*d.* instead of the minimum of 7*s.*

349. I thought perhaps the distinction was made on the ground that it would be more expensive to live in a town than it would be to live in the country, and the Commissioners had made an allowance accordingly?—I will not say that that has not had some influence, but I think what is generally the moving cause is the wealth or poverty of the charity.

350. Do I understand you to say that the sums which are named in your other schemes are on the same kind of scale as this?—Almost invariably. Sometimes we get up to 12*s.*; very rarely beyond that, except in the case of an old almshouse charity, where the stipends have all along been as high as 15*s.*, but I think 15*s.* is quite the maximum, and I do not think in any scheme we make for converting doles into pensions we ever go higher than 10*s.*

351. Then may I take it, generally speaking, that the amount of your pensions ranges between 5*s.* and 8*s.*, and 7*s.* and 10*s.*?—Yes, I think that would be a fair description. Of course, we have got many almshouses, and some pension charities which are for a special class, not for the poor—I am not speaking of them now, and I do not understand the Committee are enquiring into such cases—decayed merchants, widows of clergymen, and so forth.

352. In fixing these amounts have you been guided by the consideration that it is probable that within that margin the people to whom they are granted could maintain themselves in reasonable comfort?—Yes, these figures have been fixed with reference to that consideration, and we find that trustees, as a rule, always acquiesce in that. We have but seldom any difference of opinion between ourselves and the trustees as to the amounts.

Mr. *Hedderwick.*

353. Is that plus the accommodation of the almshouse?—It would be so in any case where there are almshouses.

Chairman.

354. Do you give as low a sum as 5*s.* without an almshouse?—Yes, we do.

355. Do you ever get complaints in those cases that that is not sufficient for maintenance?—I do not think very often, but we are very remote from all that.

356. You do not hear that as a rule?—No, we are so far from the administration. Generally speaking, where there is that 5*s.* limit the trustees know perfectly well that the 5*s.* is fixed because we cannot help it; they know the circumstances of the charity very well, and therefore they do not propose to raise it.

357. You mean it is fixed because the funds will not admit of your giving more?—Yes, and because very often the trustees feel, and it is felt more strongly by the poor, that it is invidious to confine the charity too narrowly. A great objection that is felt to converting doles into pension charities is that instead of benefiting 100 persons you benefit only ten, and if you raise the stipend from 5*s.* to 8*s.* you make that objection still stronger. We never go below 5*s.* if there is the money to give it.

358. If you had the means you would not put it as low as 5*s.*?—I think not; I should like to see a minimum of 7*s.* or 8*s.*, but our hands are tied very often; we have not the funds.

Chairman—continued.

359. If you fixed it at a higher figure you would largely limit the number of recipients?—Yes, it is always guarded by that provision in Clause 33 that the trustees are not bound to give the full minimum in cases when it is not wanted.

Sir *Walter Foster.*

360. In the case of a man and his wife do you give them both a pension. Pensions are very rarely given for couples; pensions are generally an individual benefit. Some almshouses are for couples, and then, of course the stipend is usually larger for two than it is for one.

361. But it is not double for two what it is for one?—No, it is not double, as a rule; I do not know that it is ever actually double.

Chairman.

362. You never go below the minimum of 5*s.*, I understand?—I do not think of late we have. I will not say that sometimes in a very poor charity we may not have gone to 4*s.*, but I think our present practice is 5*s.*

363. You draw the line at 5*s.*?—I think so. If we do not see our way to make a 5*s.* pension, I think we should leave it alone, and wait to see if some other charity could be brought in to augment the fund.

364. So far as you know is it the case that with the 5*s.* a week, especially in the country districts, the recipients of the charity have been found able to maintain themselves?—I cannot put it higher than this: I have heard of hardly any complaint; I have no means of forming an opinion upon the matter beyond that.

365. Now, by whom are these pensions or stipends paid to the applicants?—By some officer of the trustees; very often, or I may say generally, it is the clerk to the trustees. Sometimes an individual trustee in a small country parish will pay them.

366. Then they are generally, I think you said, for three years?—Our latest pension form provides that the pension shall be given for three years and be renewable; that, we think, puts the trustees in a better position to deal with a case in which a pensioner's deserts are not what they were when he first got the pension; it is easier for them to refuse to renew than to deprive him of the pension.

367. It gives the opportunity of reviewing the circumstances under which the pension is being received?—It does.

368. So that if there has been any change in the circumstances or any default in the conditions it makes it easier to withdraw the pension?—Yes, it meets the case of some default in the character of the pensioner, and also of a change in his circumstances.

369. Now, with regard to the distribution of these pensions, I understand that whenever a vacancy occurs it is the duty of the trustees to publish a notice specifying two things: First of all, what are the conditions upon which a pension can be obtained; and, secondly, how the application is to be made?—You will find the form of the notice at the end of the scheme for St. George the Martyr, at page 13. That is the notice

Chairman—continued.

notice they are bound to publish. The other scheme has a similar form.

370. In that notice you practically repeat the conditions which are given in Clause 32?—Yes.

371. With the statement that "preference will be given to those who have shown reasonable providence, and to those who have been longest resident in the parish"?—As between persons of equal merit to those who have resided longest in the parish.

372. How are the applications made?—They are to be made in the way prescribed by Clause 36: "All applications for appointment shall be made in person, or in case of physical disability in such manner as the trustees may direct, to an officer of the trustees, and shall be made within one calendar month of the publication of the notice hereinbefore referred to."

373. They are to be made in person if they can be?—Yes, if they can be.

374. Failing that, in the mode prescribed by the trustees?—Yes.

375. Is the clerk of the trustees always available for these applications; do the applicants know where to find him?—I think so. I do not think there is very much difficulty as regards that. In the London case the area is very small, and in the country people, I think, know those things. I think I have hardly ever, if ever, heard of a complaint that the applicants could not find the proper officer to whom to apply.

376. Now, with regard to the selection of the applicants, they are to be selected, I observe (it is Clause 38 in the St. George the Martyr scheme) only after careful investigation—first, as to character; secondly, as to circumstances; and also after inquiry whether they have exercised reasonable providence, and into the amount of assistance which the pensioners get from their relatives?—Yes.

377. Who conducts all those inquiries; who is the inquiry made by?—That, as I think is mentioned in the paper I sent to you, is a matter about which we have very little information indeed. I believe that very often individual trustees take great pains in such a matter as that; in other cases it is left to the clerk. But if I might make a suggestion to you it would be that the Committee could without much difficulty obtain full information upon such a point as this by examining a trustee or one of the officers of trustees in London who administer these pension charities exceedingly well. I am prepared with one case if the Committee would like to know it, and I could give the name of the gentleman.

378. We shall be very glad to have it?—At Hampstead there is a charity called the Wells and Camden Charity where there is a large systems of pensions. Mr. Bond, a member of this House, is one of the trustees, and I referred to him to know who would be able to give information to the Committee as to such a point as you are now asking about if it was desired, and he told me that the clerk, Mr. Munroe, not only acts officially in the administration of the scheme, but takes a great personal interest in it; and I happen to know that these inquiries which are prescribed in the clause the Committee are now considering are very fully carried out in that case; and if the Committee wish I can mention other cases.

Chairman—continued.

379. In this particular case which you mention they are carried out partly by the trustees and still more by the clerk, I understand?—I understand from Mr. Bond that the clerk takes a great personal interest in the matter, and is officially charged with making the inquiries; but also, I believe, the trustees themselves do take a great deal of interest in the matter.

380. So far as you know they have been able to pursue those inquiries without any great difficulties?—I believe so. I believe they pursue the inquiries in close relation with the Charity Organisation Society, with which several of the trustees have relations themselves, I think. I believe it is very effectively done.

381. Have they obtained effective assistance from the Charity Organisation Society?—I believe they have; I have never had any official information to that effect, but from my general knowledge I believe that is so.

382. For more accurate information upon this point you would rather refer the Committee to the fountain head; that is to say, to the people who make the inquiries themselves?—Yes, I can give the Committee no direct information that would be worth having as to how that clause is worked. We only hear when complaints are made, and they are very rarely made.

Mr. *Anstruther.*

383. Mr. Bond is also a member of the Charity Organisation Society, is he not—He is one of the trustees, and, I think, he is also a member of the Charity Organisation Society, but I am not sure. I mention that case also because there they have been at work for some time. In a case like this of St. George the Martyr, that has only just commenced to work, the Committee would not get much information by inquiring into it.

Chairman.

384. On the whole, so far as you know, the inquiries have been, generally speaking, satisfactorily conducted?—I know very little to the contrary.

385. The system has worked well?—I think so, on the whole, considering how large the system is.

386. You have not heard it has been the occasion of any considerable difficulties?—No. We very rarely hear about the working except perhaps sometimes a complaint from some candidate that he or she has not been preferred to some other candidate; but it is very difficult for us to deal with a question of that sort, and we generally trust to the trustees in such a case as that.

387. I observe that one of the conditions under which applicants are to be selected is that they have shown "reasonable providence"; who decides what constitutes or what does not constitute "reasonable providence"—what is intended by that?—I do not think we intended to prescribe any particular test, but that the trustees were to inquire so far as they could into the antecedents of the man or woman.

388. That is a point again upon which we should have to inquire from the authorities to whom

Chairman—continued.

whom you have referred?—I think so; I have no doubt you will get very full and very valuable information from them upon that point. We merely sketch out the lines for the trustees upon which they are to work, and apply them to individual cases.

389. I observe that the pensioners when they have been appointed are subject to certain disqualifications; the first is the receipt of Poor Law relief—that is in Clause 41?—Yes.

390. A person who receives Poor Law relief *ipso facto* removed from being a pensioner, is he?—That is so.

391. There is no choice in that matter?—No. We consider that charity and Poor Law relief are incompatible in the same person.

392. Then he is removed if he is "guilty of insobriety"; does that mean being drunk upon a single occasion?—I do not think we have attempted to define that—we leave that again to the trustees. I suppose it would be quite competent to them to overlook one particular fault.

393. Then another cause for removal is immoral or unbecoming conduct; that again is left to the trustees, I suppose?—It is, very much. "Unbecoming conduct" was inserted, I think, because we have sometimes very unpleasant cases in almshouses where a particular inmate annoys all the other inmates.

394. Then again there is ceasing to reside in the parish without leave; is that a condition on which you insist rigidly as a rule?—No, not in the case of pensioners. We think residence is desirable, because if a man goes far away it is difficult for the trustees to know what he is doing and to determine whether he is fit to continue to be a pensioner; but, on the other hand, it has often been represented to us that it is very hard that pensioner should not go away and live in another parish with a daughter, we will say, and we have allowed the trustees to waive the rule. We think it is better to have the rule, with power to make exceptions.

395. Then the pensioner is to be disqualified also, I observe, if he is found at any time after the pension has been granted to be in receipt of a sufficient income from elsewhere?—That is so.

396. Upon this point there is another question which I omitted to ask you, it is referred to in Clause 33. There I understand that if a pensioner is found to have some income of his own the pension given him by the trustees is regulated accordingly?—The words are these: "In the case of a pensioner possessing a properly secured income from other sources or in receipt of assistance from relations or others amounting to less than the maximum stipend allowed under this clause the trustees may pay him or her such a stipend not exceeding the stipend which he or she would otherwise receive as will make his or her total income not more than the said maximum."

397. In your experience have you found any considerable number of pensioners are removed on any of these grounds of disqualification which we have just been considering?—I do not think I have ever heard of a single case.

398. In all your experience, you have not heard of a single case?—I daresay there may be cases, but if you ask me the question I do not remember to have heard of such a case. I have very little doubt there were such cases.

Chairman—continued.

Mr. *A. K. Loyd.*

399. Would a change of that sort be reported to you?—No; and, therefore, I say no doubt there are such changes, but I mention that as showing how far removed we are from the administration. I do not remember ever hearing of a case of a pensioner being removed.

400. It is rather a question for the trustees?—Yes. I understand the question to refer to pensions.

Chairman.

401. Yes, I am speaking of persons who have been selected for pensions, and afterwards disqualified for a breach of one of these conditions?—Yes. Mr. Fearon reminds me that I ought to confine my answer, as I meant to do, to the pensioners. Sometimes almspeople are removed; sometimes they become so helpless that they are removed to the infirmary, and the workhouse, or, not infrequently, to the county lunatic asylum, and so on.

402. That I quite understand. I think I have only one or two more questions to ask. Would you say on the whole, from your experience, that the pension system works well, and that it has been a great advantage to many poor people, and that generally it works satisfactorily?—I think so. Whenever we hear of its working, we hear of its working well.

403. Then, that being so, is there any reason why a public system, based, speaking broadly, on principles of a somewhat similar nature, where your system does not apply, would not be desirable?—No, I do not see why this system should not be extended.

404. With the assistance of public funds?—I am hardly able to give an opinion upon that point. I think, perhaps, I ought to confine myself to charities.

Sir *Walter Foster.*

405. In making these schemes as regards doles and other charities, for the purpose of establishing a system of pensions, do you find much opposition in the localities?—In the country we do—not so much in towns.

406. In country districts you do find opposition?—In the country districts we find a great deal of opposition.

407. On what ground do they oppose?—I think the ground is that which I mentioned in answer to the Chairman not long ago, that the poor object to have the benefit confined to a very small selected number of their class. Dole charities are spread over a large number, and pensions, of course, tend to concentrate the benefit upon a small number.

408. You think the poor people generally prefer having the precarious distribution of doles from time to time to a system of pensions for the relief of the aged poor?—I am afraid they do in the country; we really do not have much difficulty in towns. In London we have lately been doing a great deal in the way of converting doles into pensions, and in other large towns also.

409. But

Sir *Walter Foster*—continued.

409. But your experience, as head of the Charity Commission, is that this system of doles is a more demoralising form of relief than the system of pensions?—Certainly.

410. It is on that account that you have established pensions where you have been able to do so?—That is so.

411. Have you in any case been obliged to withdraw a scheme for pensions in consequence of the opposition it met with?—Yes; I think, indeed I am sure, there are some cases in which we have not gone on with a scheme after it has been published.

412. That is to say, you have found the local feeling too strong?—Yes, of late we have been inclined to do something like this where we have had strong opposition, merely to give the trustees power to establish pensions, that is to say, if they choose, they may go on in the old way; but if they, or their successors, come to a better mind, as we consider it, then they may establish pensions.

413. That is to say, you have endeavoured to introduce the thin edge of the pension wedge by a permissive scheme?—Yes; I believe that to be the better way.

414. In some of your schemes of recent years, you have had an alternative method of distribution?—Yes, in a few cases.

415. In some cases, it has been applied to nursing, for instance?—Yes, we have frequently applied doles to nursing, as is mentioned in the extract to which I have referred from our fortieth report, trying to make the doles useful for both sickness and old age.

416. Do you infer from your experience that if any attempt were made to apply the proceeds of the charities which have been enumerated in the return from which you have quoted to a general pension scheme, the opposition throughout the country would be great?—I think it would; I feel almost certain of it.

417. You think the popular feeling would be against using these local charities as a means of supplementing a general pension fund?—I think the poor would object in the individual parishes.

418. On the other hand, would it not appear to you that if a general pension scheme were established, either out of State funds or out of State funds and local funds combined, by means of which the aged poor would receive a certain rate of pension, say, 5*s.* or upwards a week, not exceeding 10*s.*, the reason for the existence of these charity schemes and dole schemes would, to a great extent, disappear?—Yes, of course, if in this particular parish to which this scheme applies, there were pensions for all the poor, this scheme would clearly not be required.

419. I gather that in your opinion the doing away with the system of doles would not be any serious injury to the people in the district?—I do not know that I quite follow the question.

420. The system of doles, you admit, is not conducive to the general well-being of a district?—I quite admit that.

421. Therefore, if there exists a provision for old age in the shape of State pensions, doing away with doles would not be a serious calamity?—I do not think it would. I always consider that the real good that doles can do as a gift on a particular emergency, can generally be got from private charity, if it is really wanted.

Sir *Walter Foster*—continued.

422. And private charity would be more able to do that when a pension is provided?—Yes.

Mr. *Lecky.*

423. Doles are given quite irrespective of the qualifications which are required for pensions?—Yes, quite; they are given quite indiscriminately. There are three typical cases mentioned at the end of the extract from our fortieth report that will show how indiscriminately they are given.

Sir *Walter Foster.*

424. The abolition of dole charities not being a serious injury to any locality in your opinion, with the establishment of pensions providing for some of the most deserving cases in the district, may I take it there would not be any very serious ground for objecting to the absorption of these charities in a pension scheme?—I think there would be some objection felt until the poor are educated up to that point.

425. I do not mean on the part of the poor, but taking it from your point of view?—I do not think we should like to part with doles altogether, because doles may be turned to other useful purposes besides pensions, particularly nursing. I should be very sorry to see that fund disappear from the service of nursing.

426. You would still like some of these funds to be applicable in certain useful directions?—I think they could all be applied in very useful directions.

427. But to apply them even in these useful directions excites local objection?—Yes; the local objection is because of the concentration of the relief on a smaller number.

Lord *Edmond Fitzmaurice.*

428. Before you can deal with the charities for these purposes you have to be satisfied, have you not, that the gross annual income does not exceed 50*l.*—that is to say, you cannot interfere, except with the consent of the trustees, if the income is above that limit?—We can make a scheme either over or under 50*l.*, but where the income of the charity dealt with is over 50*l.* only with the consent of the trustees.

429. Are there many dole charities above the 50*l.* limit which, in your opinion, could be dealt with advantageously, where the consent of the trustees has been refused?—Yes, a good many.

430. A Bill was brought before Parliament in several successive years to raise the 50*l.* limit, was not that so?—Yes, the Bills which I mentioned in a previous answer.

431. And more recently than that, were there not Bills brought in by Mr. Rathbone, the late Member for Liverpool?—There were two Bills brought in by the Government, and a third Bill in 1870 by Mr. Rathbone, with that object.

432. To what limit did those Bills propose to raise the 50*l.*?—All the Bills proposed the general abolition of any limit as regards income, subject to the retention of the 50*l.* limit in a few cases, *e.g.*, schemes amending schemes made by the court or under the Endowed Schools Acts, and schemes for charities for the support of public worship.

433. Would

Lord *Edmond Fitzmaurice*—continued.

433. Would you be in favour of raising the limit?—Yes.

434. There was a good deal of opposition, was there not, in Parliament and elsewhere to raising the limit?—Yes, there was.

435. Could you tell the Committee what the reasons were, so far as you know?—I think the trustees and others interested in the larger charities, particularly the Endowed Hospitals of London, were jealous of the exercise by our Board of more extended powers over charities.

436. And in addition to that more latterly at the end a new form of opposition sprang up, namely, it was asserted by certain persons, rightly or wrongly, that the Charity Commissioners had been in the habit of diverting charitable endowments to educational purposes for the benefit of classes which did not come within the intention of the original founders?—That objection, I think, dealt with a different matter altogether; that was an objection to something done under the Endowed Schools Acts in regard to which the 50*l.* limit does not apply.

437. You consider that did not affect the opposition to the Bills we have been speaking about?—I do not think it affected it directly. I think the opposition to those Bills came before the other opposition to which you are now referring. The last Government Bill was in 1883, and the other opposition to which you now refer did not begin much before 1884 or 1885, I think.

438. I am alluding to the opposition which sprung up in 1885. In your opinion, that was limited to educational schemes under which the Endowed Schools Act?—Yes, Mr. Fearon says he thinks that opposition began in 1883, which was just the date of the last of the Government Bills.

Sir *James Rankin.*

439. I should like to ask whether in your schemes you think there is enough done to encourage thrift in the applicants for the pension. You do not seem to require that he or she shall have done anything themselves except to keep themeslves off the Poor Law for five years, and have been of good character?—In Clause 38 of the scheme for St. George the Martyr, it says "after inquiry whether they have shown reasonable providence"; that suggests to the trustees that they should carry the inquiry further. That clause has been put in of late years with a view to meeting such a point as your question indicates.

440. Do you think that requiring them to have made some little provision just in the way of annuity or otherwise, would be a wise or an imprudent thing?—I should not object to such a requirement in a particular case, but we make schemes on such a very large scale that we are very anxious not to be too particular, but to leave the trustees as much discretion as we can within certain lines. We are anxious to deal generally with the cases.

441. You told the Chairman that you were not able to give, even approximately, the number of those who benefit under this almshouse and pension schemes?—No, we have not the information in the office. It is not merely a question of labour, but the information is not in the office.

442. But I suppose we may take it the schemes do relieve the Poor Rates very considerably from a charge which they would otherwise have to bear?—Yes, I believe so. I believe these pensions hit the cases of those in whose instance the application of the workhouse test would work an undeserved hardship, and that is relieving the rates.

443. I think you said you had very rarely heard of cases of pensioners, or those in almshouses, having to come upon the rates after once getting their pension?—Very seldom, except in the case of insanity.

444. In regard to the body which might be established to carry out a pension system, have you any suggestion to offer upon that head?—No. We select our bodies of trustees for these pensions very much on the same lines as trustees for all eleemosynary charities, namely, getting the best representation of all opinions in the parish.

445. Do your schemes apply to one single parish, or do they cover more than one parish?—They do sometimes, but very rarely. The charities are almost always parochial.

446. Do you think that the parish would be the proper unit for a State system of pensions, or would it be too small?—I think it would be too small a limit to take if you were to try to make a fresh system altogether.

447. You would prefer a larger district?—I should prefer a larger district than one parish.

448. Would you object to the District Council being the body to carry out a system of State pensions?—No, I should have thought as the District Councils are practically the board of guardians, if the board of guardians could administer the Poor Law, they might have the general administration of relief such as you indicate.

449. Do you thing that for the sake of the name it would be better that the District Council should do it rather than the board of guardians, in order to keep it apart from the Poor Law?—I think you ought to have it kept apart from the Poor Law.

450. Do you think that that distinction in the name rather than in the personnel would be sufficient?—I should hardly like to give an answer to that question. I have not considered the matter of State pensions at all, as I told the Chairman.

451. Do you think that in cases where there were private schemes under the Charity Commission it would be fair and right for the State system not to interfere; do you think that would give rise to any jealousy?—It is not very easy to work two systems together, certainly. I should think it would be better if there were pension areas that they should be worked in close contact with each other; very much in the same way as the Charity Organisation Society now works in London with those trustees in Hampstead to whom I referred.

452. Is there any marked increase in the amount of legacies or donations towards these funds going on, or is the fund pretty well at a standstill throughout the whole country?—Perhaps you would let Mr. Fearon answer that question; he is more in touch with the new charities than I am. (Mr. *Fearon.*) There are between 500 and 600 totally new charities created every year, and a certain proportion of them—probably much the same as it has been in past years

Sir *James Rankin*—continued.

years, are for dole charities. The total number of new charities is between 500 and 600 a year, nearly two for every working day of the year.

453. Then, I suppose, you have not, at the present time, very much under 1,000,000*l.* a year devoted to these almshouse and pension funds?—I should think not.

Mr. *Lionel Holland.*

454. (To Sir *Henry Longley.*) If that be so it must have increased very much lately—it was 550,000*l.*, I understand, when you gave evidence before the Commission?—I take it that the figure referred to is that at the end of Mr. Drage's return, which is 939,000*l.*, which includes the doles as well.

455. (To Mr. *Fearon.*) Is the increase now chiefly in pension charities and almshouses or in doles?—I should say the dole was the commonest.

456. You think it is still the commonest?—Yes. (Sir *Henry Longley.*) I do not think we have many charities founded nowadays for almshouses and pensions; we have a few but not many.

457. Is it the case that where a benevolent person proposes to found an almshouse the scheme is not accepted unless he agrees to endow it?—We have no choice in the matter. Anybody may found an unendowed almshouse; but I think experience has shown it is a very undesirable thing to do; and I do not think it is generally done. I may add, although benevolent people do sometimes found an almshouse now, it is very rarely indeed that anybody founds a pension charity.

458. Do you know how many pensioners there are under the St. George the Martyr scheme?—No, we have no knowledge of that sort in regard to the scheme. The St. George the Martyr scheme was only established a few weeks ago, so that it is hardly at work yet. You see the date on the first page; it was only established in March, 1899.

459. And the Hertfordshire scheme, I observe, was established only in 1898?—Yes.

460. But taking the fund of the St. George the Martyr scheme how many pensioners would it be able to sustain supposing it gives 10*s.* a week?—That again illustrates the uncertainty of all these matters. The trustees have power in Clause 30 to give 300*l.* a year to nursing if they please. They may reduce their pension fund to the extent of 300*l.* a year or some less sum in the year for nursing. You could easily calculate it out. You will see there is a schedule at the end of the scheme from which it appears the total income is 1,450*l.*, and there are some small deductions to be made from that, but they are very small. If you took about 50*l.* off that, you would have about 1,400*l.*, if the trustees did not use the power of giving 300*l.* to nursing.

461. Then taking it at its best it will only provide for about fifty pensions in the year?—Yes.

462. I do not know what the population of the parish of St. George the Martyr is?—It is not a very large parish. Of course, it is a London parish, and it has a considerable population; but it is not one of the large ones.

463. Then it would not be a very material injury, I suppose, if a State pension scheme should be worked along with a scheme that is only providing for fifty pensions?—For my own part I always object to two agencies doing the same work; there is a danger of overlapping in the results, to say nothing of the expense in administration.

Mr. *Lionel Holland*—continued.

464. They might apply their money to other purposes, not merely to old age, and the whole concern, as it is, only provides for fifty pensions?—As it is limited now.

465. As I understand, the trustees are elected by the vestry with a certain number of co-optative trustees?—Yes, they will be, or rather they have been, I suppose, elected the other day by the vestry; but I think this vestry will not exist when the new London Government Bill becomes law; I think it is condemned.

466. That is so?—The present provision as to that is paragraph 6; but that will all be settled by the London Government Bill.

467. I imagine the persons who get pensions under a scheme of this kind consider it rather a privilege to obtain the pension?—I think so.

468. It is considered rather an honour to be a pensioner?—I think so.

469. They do not object to the investigation that takes place before they are appointed pensioners?—I do not know that they do; I have not heard that they do. I think there is such a substantial benefit to be got that they do not object. In some cases the inquiry may not be quite so searching as one might expect it to be from the scheme.

470. Of course, there is rather a danger, is there not, that with a body of this kind there might be a certain amount of favouritism?—I am afraid that is an objection to all pension systems; I have always felt that throughout.

471. It is an objection to all schemes for pensions except where there is an automatic test?—Yes; there is no doubt that pensions may be jobbed.

Mr. *Hedderwick.*

472. Am I correct in supposing that you find from experience that the pension system is the most satisfactory form of administering the charities under your control?—I think pensions and nursing. I should like to put nursing in a front place, too, the provision for sickness and old age.

473. As compared with doles or any other form of charity under your control, is the pension system most appreciated by the recipients?—Our official experience hardly tells us.

474. You are speaking simply from your own point of view?—Merely from my point of view. We have so little knowledge of the working of the schemes. But perhaps I may answer your question indirectly in this way: We often have a great deal of opposition to pension schemes before they are made; but after they are made we never hear any complaints on the part of the people who have had the doles. They may be made to the trustees but they do not come to us.

475. You alluded to the *cy-près* doctrine, do I understand you have power to apply that doctrine to the charities under your control without

Mr. *Hedderwick*—continued.

going to the court?—Yes, the Act of 1860 gives us the same power which the court has of applying the *cy-près* doctrine, if we have before us an application sufficient to enable us to establish a scheme.

476. Taking the case of a charitable trust where no provision is made for giving charity in the form of pensions, have you ever applied the *cy-près* doctrine so as to enable the trustees to give pensions?—Both the schemes which are now in the hands of the Committee are instances of that.

477. There was no power under the trust deed to give a pension?—In the case of the Berkhamsted charity there was no power at all, because, as the scheme shows on the face of it, the money was all to be given in meat and bread; and in the case of St. George the Martyr they had about 700*l.* a year in pensions, and the parishioners agreed to give all the rest of the doles, amounting to 700*l.* or more, to pensions or nursing.

478. I take it you would not have exercised that power had you not been thoroughly convinced of the advantage of the pension system?—Certainly not.

479. Now, with regard to the qualifications under this scheme, there is one which has been alluded to amongst others by the Chairman, namely, the non-receipt of Poor Law relief for a period of five years before appointment; in your opinion is that term of five years ample as a qualification? Have you ever exceeded it?—I do not think we have; no, certainly not of late years. It is a good deal objected to, and we have not desired to carry it further than a moderate term.

Chairman.

480. Objected to on what ground—on the ground that it is harsh?—That it is harsh.

481. Too harsh, I suppose?—Yes, I often have complaints that it is too harsh.

Mr. *Hedderwick.*

482. The whole of the administrative work under these schemes which your department have drawn out seems to be in the hands of the local trustees?—That is so.

483. And is that the reason why you have not laid down any hard and fast rules with regard to the age, species of infirmity, and so forth?—Yes. We try to get the best body of trustees that we can, the best men that can be persuaded to act, and then they proceed to apply the principles laid down in the scheme to the facts of each particular case.

484. Then where the administration of the charitable scheme is entirely local, in your opinion is it desirable that there should be left to the decision of the local authorities a certain latitude with regard to these years?—I think so. It is very difficult to prescribe very strict regulations, I think, in a general scheme.

485. I believe you cannot tell us how many people are really relieved of these 611,000?—I am afraid I cannot; I cannot give any estimate at all.

486. Can you give us any estimate of the proportion of the cost of management to the amount

Mr. *Hedderwick*—continued.

expended in actual relief?—No, I am afraid I could not.

487. Have you ever exercised the powers, or had occasion to exercise powers such as you have spoken of, in the matter of contempt of court?—Very rarely; we generally get all the information we want.

488. The only thing you do appear to get from these trustees is an annual account?—That is the only duty in this respect which Parliament has imposed upon the trustees.

489. Do you enforce the sending of these accounts?—Yes. Whenever we require the accounts we always ask for them, and we always get them.

490. But they do not send them in regularly, do they?—Not so regularly as they should. The practice in that respect has improved very much, and will improve more now we have made that arrangement.

491. You have power to enforce the sending in of accounts, I suppose?—Yes.

492. It would be contempt of court if they refused to comply with your requirements in that respect?—Yes. What generally happens in the very rare case in which there is a refusal is this: A motion is made to commit for contempt of court, and if the court thinks the accounts should be produced they are produced. There is no real committal, only the penalty is that the person who refuses has to pay the costs. It is very rarely that that happens.

493. Having drawn up this scheme, you practically wash your hands of the trust, I suppose?—Except so far as the accounts go, and so far as that last clause of the scheme goes, which gives an appeal to our Board in case of any question which may arise in the administration of the scheme. If any serious question arises in this way, we send an assistant commissioner down to make inquiry on the spot.

494. It does not seem to me that you have any check against possible imposition?—No, I think the trustees consider we interfere quite enough.

Mr. *A. K. Loyd.*

495. What is the date of the earliest of the schemes?—Of these schemes?

496. No, not of these two you have handed in; these two, I think, are quite recent?—Quite recent.

497. When did you first begin converting doles to pensions?—Certainly before 1874, when I first joined the Commission.

498. So that this system was in force at the time you gave that very remarkable evidence about the abuse of doles before one of the inquiries?—Certainly.

499. Therefore, the question is not a new one to the Charity Commissioners?—Certainly not.

500. During all that time has it been pointed out to you that the effect of pensions is to lower wages. Have you had any complaints of that sort?—No, I do not remember to have heard that complaint.

501. Or have you heard of the complaint of their having the effect of diminishing thrift among the working class?—No, I do not remember

Mr. *A. K. Loyd*—continued.

member to have heard it. I can quite appreciate the two points.

502. And although you do not hear much one way or the other, when the scheme is once started, would you in point of fact hear any serious economic complaint of that sort if the Commissioners were doing harm?—I think we should. If there was harm being done on any large scale we should certainly hear of it directly; we should certainly hear of it through Parliament, if in no other way.

503. I believe you said that besides providing for old age there were the two objects of nursing and sickness, with regard to which you were competent, under your *cy-près* powers, to divert doles?—Yes.

504. I suppose you could give us samples of cases where doles have been diverted for nursing and also for sickness?—I think they are the same; the provision we make for nursing is sick nursing.

505. Not sick pay?—No; but with regard to that this Clause 30 in the St. George the Martyr scheme says under the head of "Nurses" that the trustees may give a yearly sum of 300*l.*, as I said just now. That is for nursing; so you may take it that that is a specimen of what we do.

506. As I understand, the Commissioners would be reluctant to part with the dole funds, because they think that besides old age pensions there are other useful purposes to which they could apply them under the *cy-près* powers?—Yes. We see several ways in which the money could be usefully applied.

507. But making full allowance for that, would you still consider that there would be available to the State, suppose you chose to act upon general lines, funds which ought to be diverted from doles to old age pensions?—I think so.

508. Then you say there is a natural reluctance in the localities to part with money which has been allocated to them until they know what they are going to get in return?—I do not think it is that. I think they quite understand what the "pension" means. They know that whereas A, B, C, D, to the end of the alphabet, had 5*s.* at Christmas, in future only A and B will get pensions.

509. Yes, I understand that is the preference of the scramble where you get a shilling or 2*s.*, as against the pension you would have; but with regard to the question of whether there would be opposition in the localities to the application of doles to the system of pensions, would not that be the ground of the objection?—They would say, such and such a place is entitled to so much at present; we do not know what we are going to get; we had better stick to the charity in the locality?—I think I may put it in this way, in answer to your question. Are you referring to what we call pooling the doles of several parishes?

510. Yes, that is what I refer to?—I should say "Yes" to your first question then.

511. There is, besides the natural preference of the scramble where they would get something really whether they deserved it or not, also a feeling in the locality that they would rather not pool what has been allotted to them specifically?—The strongest possible feeling.

512. Until they see what is going to be done generally?—The jealousy that one parish has of another is very great; we see that all over the country.

513. Making full allowance for that, I suppose you would not countenance any resistance on that ground to the pooling of all pension money, suppose the State acted upon a general principle throughout the whole country?—No, because Parliament would have to accept the responsibility in that case.

514. You object to overlapping?—A question was put to me as to agencies in one parish. There is a danger, I think, of overlapping where two sets of people are giving pensions.

515. Then suppose a parish did stick to its own allotted charity, if it was not to have overlapping it must have agreed to some such scheme as we are now contemplating?—Yes.

516. There, the body to bring it into operation would have to consider whether they would bring their charity into hotch-pot or stand upon their own charity?—Yes.

517. In the end that would lead to their adopting the universal system for their parish and pooling their own charity, would it not?—I should not like to be too sanguine about that.

518. It would give them the opportunity of doing it?—It would give them the opportunity of doing it.

Mr. *Llewellyn.*

519. In the formation of these schemes is it not a fact that you bear in mind more the relief of what were called the second poor as apart from the destitute poor. I do not know whether the word "second poor" is familiar to you at this moment?—Yes, I quite understand.

520. It has a very clear meaning?—No, I do not think I should say so now. I think our object is to encourage the very poorest to thrift, and so to deserve the pensions; but, of course, they do then become "second poor," because they are not paupers. So far as "second poor" means non-paupers I should say: Yes, we do. Those are just the people we wish to encourage.

521. And in the terms of one of these trusts we have been referring to here, the receipt of relief debars them from advantage under this?—Yes.

522. The five year limit that has been spoken of, is that intended either to prevent the possibility of a person who is in receipt of relief having it at all or being likely to return?—Yes.

523. We have referred here to one of these schemes in which there is a five-year limit, the person is not to have been in receipt of relief for five years?—Clause 32.

524. That is to make them clear of the poor list altogether?—That is one reason; and another reason is to induce them to such thrift as may prevent them having recourse to the Poor Law until they get the pension.

525. Do you ever hear of any friction between trustees and the Poor Law authorities?—No, I do not think we do, except sometimes in the case of an alms-person who ought more properly to be in the workhouse than in the almshouse; but in the case of pensioners, there again my answer is not based on definite information.

526. With regard to these schemes, I take it you depend entirely upon the administration of the

Mr. *Llewellyn*—continued.

the trustees on the spot?—We make the best scheme we can; we appoint the best body of trustees we can, and then we consider we must leave it to them to deal with, subject to an appeal to us in any particular instance of maladministration.

527. Have you ever appointed any local authorities as trustees or only individuals?—No; we always consider the body should be appointed *ad hoc*.

528. Do you consider that a local authority would be a fit body to administer a trust, even as small as that which is concerned in these schemes, to say nothing of larger ones?—No, what we desire is a body specially appointed, and we are strengthened in that view by the Local Government Act of 1894. We have considered that as strengthening the view we have taken—that bodies should be appointed for the purpose.

529. I think as a rule they appoint members of their own body firstly?—Yes, they often select them.

530. What do you think with regard to appointing the county council of the county the administering body of any scheme of pensions?—I am afraid I cannot answer that. I have not considered the general question as to pensions.

531. Inasmuch as you consider the success of the scheme depends upon the administration of those on the spot with local knowledge, you would think there would be some danger in that?—I should think the county council was a long way off from the poor of a particular parish.

Mr. *Lecky*.

532. I suppose when you speak in favour of a pension scheme you merely mean that where you have certain eleemosynary funds actually in your hands, and which are now given for the purpose of doles, you think their application to pension and nursing is a good general application of them?—That is what we have considered.

533. There is no real analogy, is there, between that kind of thing and universal pensions coming out of the taxation of the country?—We have not considered that; such a system has not been our business.

534. This process of turning doles in to pensions is going on without the assistance of any further legislation?—It is going on fairly well in towns, but not much in the country.

535. Do you think it requires fresh legislation for the country?—I do not think the conversion of doles in the country could be carried much further in country districts without some fresh legislation.

536. The trustees are people who have local knowledge, I suppose?—Always.

537. And they operate within a very restricted area?—Most of the charities are parochial—sometimes for two neighbouring parishes.

538. In fact, you give an enormous personal discretion to them?—We do.

539. You do not lay down hard and fast lines at all?—We do not.

540. Do you think the number of pensioners in any district is sufficiently large to enable you to draw any trustworthy inference about the effect of the system on either wages or thrift?—No, I do not think it is. I have never had any opportunity of drawing such an inference.

Mr. *Lecky*—continued.

Sir *Fortescue Flannery*.

541. My right honourable friend has just asked you whether you regard the pension system as merely a good way of converting doles—in other words, of making the best of a bad job. Do I understand you to answer that you do not approve of pensions as a system?—I think the best answer to that is that we are making pensions every day. We do approve of pensions.

542. Then you do not regard pensions merely as a means of absorbing charitable funds which otherwise would go in doles?—We regard it as a way of employing funds to good purpose which are now very often employed to a purpose which is not good.

543. You said a little while ago that you would like to see the pension system kept apart from the Poor Law as regards administration. I should very much like to have from your long experience your reasons for that opinion?—I am afraid I could hardly answer that without going into Poor Law questions.

544. Could you not state generally on what broad grounds you consider the administration of the two should be separate?—If I must answer the question I should say I consider that desert has nothing to do with Poor Law administration; that is an old-fashioned view, but that is my opinion as an old Poor Law administrator, therefore I think if the body has to consider desert it had better be another body than that which has to consider destitution; but I do not know that this view is quite acceptable nowadays.

545. Assuming that there should be a general system of State pensions established. Does it follow from your experience that the administration of such a system should be by a body not associated with the administration of Poor Law?—I think so.

546. You are clearly of that opinion?—I am speaking from experience that is now nearly thirty years old; I have had nothing to do with Poor Law administration lately, but speaking with such experience as I have I should say so.

547. You said a few moments ago that a pension may be regarded as a matter of honour?—I think it is considered a distinction in a parish to get one of these pensions.

548. A distinction of the recipient amongst his fellows?—Yes.

549. Would that feeling be destroyed to any extent, in your opinion, if the pensions were administered by the Poor Law authority?—I should hope it would, and I should think it would.

550. Then for the purpose of keeping distinct the feeling of degradation by Poor Law relief on the one hand, and of distinction by pension on the other, you would desire to see the authorities quite separate?—I should.

551. Now, on the question of the County Council, I understood you to say a moment ago that you doubted if the County Council would be a fit authority for the administration of a general system of old age pension. Does that objection arise from any general feeling that an elective body is not suitable?—Oh, no. It arose from a reason that I think I mentioned. I think the

County

Sir *Fortescue Flannery*—continued.

County Council would be a body very remote from the wants of the poor in a particular parish. It would be very difficult for them directly to administer a parish fund.

552. In other words the sphere of its operation is too large?—I should have thought so.

553. You appoint trustees as you have told us *ad hoc*, that is to say, they are appointed from a central administration of the Charity Commission. Do you consider that there would be any serious objection to the trustees, even in a smaller area than that of the County Council, being an elective body?—No; many of our trustees are elected.

554. I understood that in the majority of instances at all events they were appointed from the Charity Commission?—You refer to these two schemes. A considerable number of these trustees are elected by elected bodies.

555. But not direct by the ratepayers?—No; we have never done that since the Act of 1894. The Act of 1894 we considered told us that indirect representation was to be the rule.

Chairman.

556. For your charities?—For our charities, yes.

557. The Local Government Act?—The Local Government Act, 1894.

Sir *Fortescue Flannery.*

558. Does that apply, from your experience and your opinion, that to any body which would adminster a general system of old age pensions, that the body should be a body directly elected by the ratepayers or voters?—My answer would be a very limited one. We have had great experience of bodies directly elected. Until there were parish councils, we had to try and get trustees elected in any way we could, and we used to frame all sorts of bodies which had to elect, bodies especially constituted for the purpose; and the expense was so great as to deter us, and now elections by representative bodies cost nothing.

559. Apart from the question of expense, did you find there was any corruption or undue influence, or any question of that kind which would make it undesirable to have the administration of pensions by a directly elected body?—I do not think I could say I had had any experience in that direction.

560. So far as you know there would be no objection of that character to an elected body?—My experience has not suggested any so far; but, of course, as I have said in answer to another question, the granting of pensions is very liable to be abused.

Mr. *Anstruther.*

561. I have only one question to ask you. Will you kindly look at 47 of St. George the Martyr, page 11. I want to ask you if you could explain to me a phrase in the second part of that clause: "The funds or income of the charities shall not in any case be applied directly or indirectly, in aid of any rates for the relief of the poor or other purposes in the parish, or so that any individual other than a pensioner may become entitled to a periodical or recurrent benefit therefrom." What is contemplated by that phrase?—Well, I think in this particular case that clause, which is a common form clause, has not very much application, except so far as that 300*l.* a year for nursing might perhaps be applied in some way in relief of the rates. It might have the effect of guarding against that. I do not think the clause is particularly applicable to such a scheme as this.

562. Whether periodically or recurrent to an individual would it operate as a relief of the rates?—Yes, but a pension is excluded here. They may grant the pension as a recurrent benefit. Of course, that is the whole object of the scheme.

563. It did not convey anything to me at all. I merely asked for information to elucidate the point, for to me it conveyed nothing at all?—I think it is not, as I say, particularly applicable to this case. It is a common form which we put in in cases where there are doles and so on; there are no doles here, but I think it may have some effect as regards the nursing provisions. It is not a very effective clause in this case, I admit.

Chairman.

564. You said there had been no friction so far as you remembered between the Charity Commissioners and the administrators of the Poor Law, except, I think you said, sometimes with regard to almshouses. Did not you?—I think sometimes trustees try to remove people from the almshouses to workhouses or infirmaries. There may be a little disagreement then, but there is nothing serious or very general.

565. Two bodies dealing with the same poor, they sometimes came to a disagreement?—Yes, but there is nothing very much in it so far as we know.

566. Then with regard to what you said about a pension authority being dissociated from the Poor Law altogether, might not the same difficulty occur, and, perhaps, in a greater degree; they would be both bodies dealing with the poor all over the country. Might there not be some inconveniences arising from having the same body dealing with two classes of people?—Yes. From my point of view I should think the inconvenience of bringing them together would be greater perhaps; but that is merely a question of the balance of advantage and disadvantage. I quite see the difficulty.

Mr. *Hedderwick.*

567. Have you ever employed a parish council as an elective body for the appointment of trustees?—Continually—universally.

568. And I presume with satisfaction?—Yes, we have no difficulty about it at all; in fact we are bound by the Act of 1894 to take care—or rather to recognise—the parish councils as elective bodies.

Sir *Walter Foster.*

569. And they have done their work satisfactorily?—Yes, so far as I know.

Mr. James S. Davy, called in; and Examined.

Chairman.

570. You are one of the inspectors of the Local Government Board?—Yes, I am.

571. You have been so for a number of years?—Yes, I have had a good deal of experience in England and in other countries. I mean I have carried on investigations abroad for the Local Government Board and others.

572. You have been to Denmark there to inquire into the system of old age pensions in that country, and the Committee would be obliged to you if you would make a general statement this afternoon, informing them of the results of that inquiry?—I think it would save the time of the Committee if, before I make any statement with regard to the specific working of the Pension Act now in force in Denmark, I gave some information as to the communal authorities, who are the authorities that administer both the Pensions Act and the Poor Law which exist in that country, because the Poor Law administration is so closely connected with the Pension Scheme that it would be very difficult to understand how it is worked without knowing something about the existing Poor Law organisation. In Denmark, not only has it been for generations the duty of the communal authorities to relieve destitute persons, but in the fundamental law of the constitution there is the same provision that every Dane who is destitute, whose maintenance is not incumbent on another, shall be entitled to relief subject to the provisions and conditions of the laws. The communal authorities who are in charge of the poor relief are the communal councils, and of those there are in Denmark no less than 1,172, one of which is Copenhagen, a town which now has perhaps 350,000 inhabitants, some of the rest of them being what we should call small towns, but the bulk are country parishes of somewhat small extent. The whole population of Denmark I should say is only two and a-half millions, and I believe the area is only about 1,400 square miles—about twice the size of Wales, I think. These communal authorities are in the towns—the municipality. In Copenhagen itself the Poor Law is entirely managed by one of the Burgomasters, who is nominated by the municipality, and confirmed by the Crown. In his hands are the whole working of both the Poor Law and the pension schemes. In the country communes the governing body are partly elected, the class of small or peasant proprietors being predominant both socially and politically. These communal authorities are quite free (their freedom is also guaranteed by one of the sections of the fundamental law of the constitution), and they submit to very little interference from the State authority at all. As the result of that we have not even got statistics of the number of paupers relieved in the country parishes. The communes are grouped for certain purposes into what we should call counties, and each county is under the charge of an Amtmand—one of the officials of the central government who has to exercise some supervision over the communal authorities in the matter of their accounts, and

Chairman—continued.

who has now become of very great importance, because it is he who has to check the claims sent in on the State treasury for the pensions which are awarded by the communal authorities. There is a matter which occurred to me as being of some importance with regard to this question, the fact that in Denmark up to now in the country communes the provision for what we should call institutional relief has been very meagre indeed. Each commune has what they call a poor house, which is little more than a cottage, and which is sometimes let to people who have no other cottage; in fact, under the reformed Poor Law it is the duty of the communal authorities to find lodgings for people who are destitute in that way. Great complaints have been made of these poor houses, and considerable efforts have been made to improve them of recent years, and now the communes, a great many of them, are voluntarily grouped into what we should call unions for the purpose of providing Poor Farms, which are as like an ordinary small English workhouse as possible. In Copenhagen itself the institutions are of the very first rank. The classification and the management are excellent. In 1891 two Acts of Parliament were passed, one the new Poor Law Reform, and the other the Pensions Act. It is very important to bear in mind what the disabilities of pauperism are in Denmark. They are that the receipt of public relief disqualifies the recipient from voting in any election either local or general. The pauper is under the supervision of the authority relieving him who can at any time claim his labour, although he cannot be hired out to work for private individuals unless with his own consent. His children must go to school; he can be removed from the place of his settlement, and if he is lazy and disorderly he is handed over to the police, or sent to one of the penal workhouses, which in Denmark, as in most other European countries, supplement the work of the Poor Law; that is to say, if the pauper is refractory and troublesome he is committed for a time to a penal institution, which, to my mind, greatly improves the qualification of the general workhouses. Then he cannot marry within five years of getting relief unless he has repaid the money. I do not know whether there is any connection between the two things, but I may mention that the illegitimacy rate in Denmark is the highest in Europe—it is about 11, whereas ours is about 4·8. From all these disabilities the poor rate pensioner is free. As may be imagined from the large number of local authorities, there is a very stringent law of settlement and removal there. You have got to live for five years after you are 18 in a place before you get a settlement, and you can be removed at the option of either the commune that has to relieve you or the commune in which you reside and where you claim relief to the place of your settlement: and the administrative arrangements of Denmark rather encourage removals for this reason, that whereas in England the union which relieves a non-settled pauper gets repaid

Chairman—continued.

repaid the whole cost of the relief, in Denmark the commune only gets repaid three-fourths. The Pension Act was passed at the same time in the same Session as the Act reforming the Poor Law. The Act prescribes: "Any person who, having completed his sixtieth year, is without the means of providing himself or those immediately dependent on him, with the necessaries of life, or with proper treatment in case of sickness, on condition that he is in enjoyment of the rights of a native-born subject, shall, in accordance with the regulations set forth below, be entitled to receive 'old age assistance.' It may be observed that the claimant must be what we should call destitute, he must be in want of the necessities of life, and he must have a settlement in Denmark. The conditions under which the relief is granted are these: He "must not have undergone sentence for any transaction generally accounted dishonourable, and in respect of which he has not received rehabilitation." What that means is that he must not have been convicted by any court for any offence unless that offence is one not ordinarily considered dishonourable. It practically comes to this, that a common assault would not be considered dishonourable, whereas petty larceny would be. "Rehabilitation" means that where he claims his vote in certain cases the court allows the vote—the general franchise—in consideration of the special circumstances. Everybody in Denmark can vote as soon as he becomes 30 years of age who has not been convicted of crime, or who has not received pauper relief. Then the next condition is: "His poverty shall not be the consequence of any actions by which he, for the benefit of his children or others, has deprived himself of the means of subsistence, or be caused by a disorderly and extravagant mode of life, or in any other way be brought about by his own fault." Briefly speaking, that is, he must be a worthy person; and the Committee will observe that that section gives a considerable latitude to the communal authorities in deciding who shall get old age pension relief and who shall not. The third and last condition is this: "That for the ten years preceding the date of his application for 'old age relief' he must have had a fixed residence in the country, and during that period has not been in receipt of relief from the Poor Law administration, or been found guilty of vagrancy and begging." That provision I will discuss later. Then the Act goes on with matters of detail, with which I need not trouble the Committee as to how the facts shall be ascertained, what certificates of residence, and what certificates that the applicant is a Danish subject shall be necessary, and how they shall be verified by the communal authorities. There is an appeal in every case in the country districts to the official whom I mentioned just now, who is called the "Amtmand," who is a Government official who supervises each county, or, in the case of Copenhagen, to the Minister of the Interior. I have said that the old age pensioner is free from all the disabilities of pauperism. He cannot be removed to his own parish, but the parish where he has the settlement has to repay the

Chairman—continued.

parish which pays him his relief three-quarters. He is, however, under the supervision of the local authority—that is to say, they are bound to visit him, and if his circumstances greatly change, the pension can be taken away, but in practice I am informed that so far as Copenhagen is concerned the cases are very rare where a pension is taken away. If he applies for a larger pension on the ground that he is married, he is at once relegated to the Poor Law authority.

Sir *James Rankin.*

573. Pensioners cannot marry, can they?—If he marries and then asks for additional relief he is relegated to the Poor Law authority.

574. He may enjoy his previous pension?—No.

575. If he does not ask for more, he may, may not he?—Yes. Now comes the clause in the Act which has given rise perhaps to the greatest controversy—that is this: "Sec. 9. One-half of the expenses incurred by the communes in connection with 'assistance to old age' is to be paid by the State; the amount is not, however, to exceed 2,000,000 kroner yearly"—that is to say, 111,000*l.* yearly. The position therefore is this; The communal authorities have to decide subject to the specific qualifications laid down in the Act whether a man is entitled to a "pension" or to "Poor Law relief." If he goes on the pension list they recover half from the State. Now, it naturally would occur to everybody that it would then become the object of the communes to put as many people on the pension list and as few on the Poor Law list as possible; and I think most Englishmen of experience in local administration will be of opinion that the claims on the State aid would steadily increase; and that is precisely what has happened. The 2,000,000 kroner have been raised by Act of Parliament in 1897—five years after the passing of the Act—to two and a-half million kroner—that is, 130,000*l.*; and I am informed that last year the amount of the claims again exceeded the estimate and a further small amount was advanced, for which no doubt the Danish Parliament will give the Treasury an indemnity. There comes the first point which needs consideration and discussion. Some people told me that the Act had been simply used rather as a measure of relief of local taxation than anything else in the country districts; that there had been a distinct transference of persons from the pauper list to the pension list; and, indeed, it is quite clear that the Poor Law relief in Denmark (which, I may say, is a very considerable sum) has fallen greatly since the introduction of the Pension Act—by 1890 or so, or the late eighties—at the same time that we in England were diminishing our pauper rate by about one-half the number of paupers in Denmark increased; there has been a great and excessive increase of pauperism there, and the cost amounted in the year 1891 to nearly 450,000*l.* I may say that I do not think that any very minute comparisons can be drawn of pauperism and expenditure between one country and another, because in all countries you have differences in the standard of living, and you have also the fact that certain persons are considered paupers in one country who are not considered paupers in another; as, for instance

Sir *James Rankin*—continued.

stance, in Denmark, the moment a man has an infectious disease or a venereal disease he is not considered to be a pauper at all; the State instantly takes charge of him, and his further relief, from no doubt sanitary motives. But any way this sum of over 450,000*l.* fell in 1896 (I am afraid we have not got any accurate pension statistics after 1896) to 377,000*l.*, being a decrease of 70,000*l.* At the same time the expenditure on pensions in the year was 216,000*l.*, where the State contribution was 113,000*l.* Whether from the transfer of paupers from the pauper list to the pension lists, or from other causes, there is no doubt that the Poor Law expenditure has fallen greatly since the introduction of this pension scheme. Now, it may be that there are other reasons, upon which it is certainly quite impossible for anybody who passed so short a time in Denmark as I did to form any opinion worth anything at all, but the country no doubt is extraordinarily and exceptionally prosperous, and there are many provisions in the new Poor Law Act of 1891, which was passed at the same time as the Pension Act, which would certainly tend to better administration, and to better institutions; for instance, the fact that the communal authorities now have the option, if they please, of associating with themselves charitable societies on the Elberfeld model: It may be that that is one of the causes of the decrease of pauperism. It is also alleged, and apparently with strong reason, that another cause is the existence of the clause of the Pension Act which prohibits anyone receiving a pension who has been in receipt of relief for the ten years previously; and there is no doubt from what was told to me that people do make every sort of effort to keep off the Poor Law during those ten years, so that they may qualify for a pension. It is said that some of the charitable societies of Copenhagen deliberately make use of their funds to keep people off the list. One man—who was evidently a very benevolent person—told me that he would keep pensioners—private pensioners—until they got to be sixty, and then they went on the communal pension list; then he gave his money to other persons. I do not know whether we should call it exactly thrift, but many people make efforts to keep off the Poor Law list until they get to the age of sixty. That may be one of the reasons why the Poor Law expenditure has certainly diminished considerably. In the meantime the old age pensioners have shown a steady increase. I do not think it worth while to take it from the very first passing of the Act, because the Act was not, perhaps, so generally known then as it is now, and its operation in Copenhagen itself, which contains about a fifth part of the population of Denmark, was suspended for some time; but taking the figures of 1895 there were 48,409 pensioners, and the number increased to 50,469 in 1896 and 52,930 in 1897; and I am informed that the increase still continues. Now as the population in Denmark is 2½ millions, it follows that the proportion of pensioners to population rose from 2·10 in 1894 to 2·31 in 1897; and it is a curious coincidence that the 2·31 very closely approximates to our total rate of pauperism for the whole country of England, which is now 26 per thou-

Sir *James Rankin*—continued.

sand, I think. Face to face with these figures you naturally find all thinking men asking themselves whether this expenditure and this number of old age pensioners is also likely to increase. That, of course, is a matter of opinion as to which nothing I could say would be of the slightest value; but it is interesting to note this, that already 27 per cent. of the female population above sixty are in receipt of pensions, and 16·93 of the male population above sixty are in receipt of pensions. No doubt the Committee will have the English figures with regard to Poor Law relief at those ages. I come to the next point which is giving rise to a great deal of controversy in Denmark. The Committee will notice from what I have said that the amount of pension to be paid, and the form of pension to be paid (for I should say a pension can be granted in indoor institutions as well as in outdoor) is entirely dependent upon the local administration. They can give as much or as little as they like; and there is certainly one strong party who say that this system of movable pensions has all the evils which characterise outdoor relief. They say that the old people are afraid to work; that they are afraid to save; that they are afraid to get their friends to help them, because they know that the more they have the less will be given to them—the more means and substance they have the smaller will be the rate of pension.

Sir *Fortescue Flannery.*

576. May I just ask is the rate of pension not fixed?—The rate of pension is not fixed.

577. It is entirely in the discretion of the local authority?—It is entirely in the discretion of the local authority. Later on I should like to tell the Committee what the original system was before this scheme was adopted. It is a fact that pensions are given according to the option of the administration of the local authority. The result is this, that the amount of pension given is very low; the average for the whole country is, for single persons in 1896, 75 kroner a year—a kroner is 1*s.* 1½*d.*, which is, as I calculate, about 1*s.* 7*d.* a week; and for heads of families it is about 2*s.* 3*d.* a week.

Sir *James Rankin.*

578. Is that inclusive of the State contribution?—Yes, that is the amount of the pension per head. It is no doubt a great deal more in Copenhagen; but it is still not at all large.

Mr. *Llewellyn.*

579. Will you give me that figure again?—The average amount of pension for the whole country is 75 kroner, or 1*s.* 7*d.* a week for single persons.

Sir *Fortescue Flannery.*

580. That is including Copenhagen?—That is including Copenhagen.—In Copenhagen the sums are much larger. There is another point which I should like to bring before the Committee which emphasises the fact that the administration of these pensions does as a matter of fact vary very much with the policy of the local authority. There is a town—a suburb of Copenhagen—where all the well-to-do people live—

Frederiksberg

Sir *Fortescue Flannery*—continued.

Frederiksberg. In Frederiksberg no less than 50 per cent. of the pensioners get from 150 to 200 kroner a year—that is to say, 3*s.* 6*d.* a week, or something like that upon the average; whereas in the whole country only 7·6 per cent. do so, which shows that a well-to-do municipality works the Pension Act in a very different spirit from that of the peasant proprietors who live in the country districts. The point is, it appears to me, of a good deal of importance, and if the Committee would like to see them I have prepared a good many figures that show you the same facts from different points of view, so that no possible mistake could be made. In the whole country no less than 75 per cent. who are heads of families get under 150 kroner—that is 3*s.* 2¾*d.* per week—24 per cent. of single women get under 50 kroner a year—that is about 1*s.* a week (1*s.* 1*d.* a week) in the country; while 72 per cent. in the country and 45 per cent. in Copenhagen get a hundred kroner, a little over 2*s.* a week. There is another fact which struck me as remarkable. In Copenhagen this relief is worked by one official, who has the responsibility, and by his secretaries; they have an ample staff of relieving officers and medical officers, and they have special inspectors for the pension, and he says that he has managed to get fixed pensions for Copenhagen by a scale. He discovers by his inspecting officers what means every applicant has, and he takes means which result from saving in a thrift society, a benefit club, or something of that sort—as one half; he takes pensions earned by a man's own labour (or legacies) at three-quarters; he takes all other means and earnings at the full amount, so that he says he has got really a fixed pension scale for Copenhagen; but, of course, the very fact that the pensions vary with means and earnings shows that they are subject to the disadvantages which are supposed by economists to attend the granting of outdoor relief. A certain proportion of the pensioners cannot be maintained by any outdoor pensions at all, and they are relieved in homes. In Copenhagen they are building new homes for pensioners to hold about 400; it is not a very large proportion of the pensioners in Copenhagen, which are nearly 7,000, still there they are building this wing; and they have chosen to build the wing on the site of the old age workhouse, and both buildings will be under practically the same administration. They have a custom which I am unorthodox enought to think is rather a good one, of giving the old people in the workhouses a small sum of pocket money; and pensioners will have rather larger pocket money than other inmates of the workhouse, and will not lose their votes. Still the pension scheme is administered as an integral part of the Poor Law. I do not know whether I have detained the Committee too long; but what I should like to say now has not perhaps an actual bearing on the existing administration, but it seems to me very interesting, and it is the account of how it came about that the law was passed in its present form. There was a proposal to put an extra tax upon beer which was before the Danish Parliament. The Moderate Left proposed that that tax should be used for the remission of certain

Sir *Fortescue Flannery*—continued.

duties and necessary articles of food—for instance, the sugar duty and the rice duty, which are now very heavy. That was met by a counter proposal from the Extreme Left—that the working man, who is supposed to earn the beer tax, should have the benefit of the extra taxation. This pension scheme was then proposed. The original pension scheme proposed was this: It was to be a fixed pension, in three classes—in the country, in provincial towns, and in Copenhagen; single women were to get 2*s.* 6*d.* in the country, and 3*s.* 6*d.* in Copenhagen; single men were to get 3*s.* in the country, and 4*s.* 6*d.* in Copenhagen; heads of families were to get from 4*s.* to 6*s.*

Sir *Walter Foster.*

581. A week?—A week. That was a fixed pension to be paid out of this money.

Sir *James Rankin.*

582. Out of State money?—Entirely out of State money; it was to be entirely out of State money.

583. No communal money?—No communal money.

Sir *Walter Foster.*

584. By "heads of families" you mean men having others dependent on them?—Having others dependent on them. Those fixed pensions were to be administered in this way: They were not to be administered as under the present law, directly by the communal authority, but the communal authority were to nominate small commissions of, say, three, and with them was associated what I suppose would answer to what we should call an "assessor"—a member who could not vote, but who could practically represent the interests of the Central Government; and then the pension was to be limited (and that was the only qualification) to those who are without fortune. I found a little difficulty in getting the translation of the words, but what it means is this: Agricultural labourers, fishermen, sailors, domestic servants, and, generally speaking, anyone whose circumstances made it probable that in their old age when they were unable to work they would be obliged to have recourse either to the Poor Law or to private charity for their maintenance; so that if you were a person without fortune who had attained the age of sixty-two, and were proclaimed to be a person without fortune by this Pension Board, you became entitled to these fixed pensions paid by the State. However, the proposal was opposed by the Government—why I do not know—but, finally, the matter having been brought before the country could not well be allowed to drop, and the present law was passed, of which the defects are considerable in the opinion of many economists. They object to the present law on these two grounds—that the subvention is not fixed, and that it is dependent on the administration of the communal authority. I should just like to add that universally I hear that the Pension Act is extremely popular amongst the lower classes—that they like it—that they look forward to it, and that they appreciate it. Why they do so is not a matter which

Sir *Walter Foster*—continued.

one can very easily understand having regard to the amounts paid for pensions. I know that the outdoor relief amounts are very small in Denmark. I happen to have some of the scales; but still the amounts paid in pensions are very small also; and the retention of the right of voting would certainly only concern the male part of the population. I am driven to the conclusion that there is, and always has been, in Denmark a great idea that the Poor Law relief is degrading, and that the pension relief—although it is equally given by their neighbours and not earned by themselves, is not degrading; and there is no doubt that the law is popular. Whether it will stand, of course, is again a question which an outsider has no business to form an opinion upon, but I asked everybody that I came across whether there was any symptom of an attack being made upon the conditions which at present hedge the granting of pensions; whether, for instance, it was likely that restrictions as to the receipt of outdoor relief would be attacked. They have been attacked, but in a mild sort of way, as, for instance, it has been said that it is a monstrous

Sir *Walter Foster*—continued.

thing that a person who has been forced to receive relief should be debarred from having the pension, whereas the man who had committed a crime if he had received rehabilitation might get pension; but I think I might safely say there has been no serious attack on these restrictions as yet. As to whether the amount of State subsidy will increase there is, I think, a strong opinion that it will increase, which is just what we might expect would certainly happen in this country. But then what struck me almost more than anything was this: The conditions of the two countries are so very different. Here you have in Denmark a singularly prosperous agricultural community—peasant proprietors everywhere—the whole of the country "booming" with this new industry of butter, and so on; in fact, they are in a position to try economic experiments without burning their fingers.

Chairman.

585. Then does that conclude your statement?—That concludes my statement of the facts.

Thursday, 8th June 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Mr. Cripps.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Sir Walter Foster.
Mr. Helderwick.
Mr. Samuel Hoare.
Mr. Lionel Holland.
Mr. Lecky.
Mr. Llewellyn.
Mr. Lloyd-George.
Sir James Rankin.
Mr. Woods.

THE RIGHT HONOURABLE HENRY CHAPLIN IN THE CHAIR.

Mr. JOHN BICKERSTETH called in; and Examined.

Chairman.

586. You have for 17 years been Clerk of the Peace for the East Riding of Yorkshire, and Clerk of the County Council since its establishment?—Yes. I perhaps ought to say, as I come here on behalf of the County Councils Association, that I am a member of the Parliamentary Committee of the County Councils Association.

587. You have been requested to come here, I understand, with Sir John Dorington, as representing the views of the County Councils Association?—As representing the views of the County Councils Association.

588. Have you considered the Bills referred to this Committee with regard to the duties proposed to be imposed upon county councils?—I have.

589. Have you any views to offer on behalf of the County Councils Association on the general policy indicated in the Bills?—No, I was instructed to say as to that, that the County Councils Association do not desire me to offer any criticisms as to the general policy disclosed in the Bills. I was appointed at our general annual meeting the other day, to come here and express the opinion of the County Councils Association: while any duties that Parliament may give to county councils they will do their best to perform, I was instructed to point out that we have grave objections to being asked to perform the particular duties that are defined in the Bills which I have before me here.

590. In the various Bills now before this Committee, it is proposed that in some form or other, either as the administrators themselves or partly the administrators, or as a court of appeal, the county council should be the authority for the various pension schemes which are proposed. I want to ask you in the first place what machinery have the county councils at present at their disposal which would enable them to undertake the administration of any scheme for old age pensions?—We have no machinery at present which we could make available, if you exclude the police. The police at present are under the control, to a certain extent, of a standing joint committee in each county, on which the county council is partly represented. The standing joint committee consists half of magistrates and half of county

Chairman—continued.

council representatives. I think one of the Bills proposes that we should be able to call upon the police to perform the duties under the Act, to a certain extent. We have power to ask the police to do what is necessary under the Cattle Plague Acts, and in some cases I think weights and measure duties are performed by the police. But with the exception of the police who I might venture to say I do not think would be suitable persons for carrying out the work of investigation into the claims of applicants for pensions, we have no machinery which could be immediately made available for the purpose.

591. If these duties then were imposed upon you, with the exception of the police (with regard to whom I will ask you some further questions later on), you would have to create new machinery entirely, for the purpose of giving effect to any of the proposals in the Bills?—That is so.

592. Now, supposing the county council was constituted the authority, to whom and where would the applications for pensions have to be made?—I suppose, if one of these Bills was to become law, the matter would, in the first instance, be referred to some committee in every county—I imagine there is already existing some committee to whom the matter would be referred,—and they would be asked to make recommendations as to carrying out the scheme. I think that that committee would have to report and lay down certain principles which would guide the county council and the committee in carrying out their work, and then a special committee would be appointed.

593. Do you mean a special committee would be appointed to make recommendations as to the mode in which effect could be given to the proposals in the Act?—Perhaps I have not been very clear. I think we have a committee, probably the parliamentary committee or finance committee, or general purposes committee, as the case might be, which would deal with the matter in the first instance; but I think it would be quite necessary to appoint a special committee, as the work would be so very great.

594. To administer the scheme?—To administer the pensions scheme.

595. How

Chairman—continued.

595. How often does the county council hold its meetings?—The county council meet generally five times a year. We have one statutory meeting and we meet four times a year.

596. I suppose the association whom you represent have already considered, to a certain extent, what the recommendations made by any such committee would be; that is to say, what direction they would take?—I do not think I can go so far as that; the circumstances of different counties vary; I could tell you what we should probably do in my own county, and, with variations, I suppose that would be the course adopted by other counties; but that is a matter upon which the County Councils Association would not draw up a general scheme; it would be left to each individual county—the counties vary so very much in size and in what would be a very important point here, the accessibility of the various centres; for I suppose, in preparing any scheme we should not be wrong if we were to suggest that the administration should be uniform throughout the county, that the committee should meet with reasonable frequency, and that applicants for pensions should have the opportunity of appearing personally before that committee.

597. With regard to the applications and the applicants, I understand that you point to the formation of some committee to receive those applications?—I think those applications would be, in the first instance, received in my office, that is to say, in the office of the clerk to the council. It would be necessary to check the applications, to have some officer appointed who would assist the officials in checking the accuracy of the facts stated in the application, and then, when that was done, it would still be necessary for the acting committee itself to meet at some place at which each applicant could conveniently attend. It would be quite impossible to bring applicants (and bringing applicants would involve bringing the witnesses too) from a point perhaps 40 or 50 miles away.

598. Over a large area like a county. I suppose you would say it would be extremely difficult for applicants to attend at any one particular centre?—I think it would be quite impossible. One has the experience of the inconvenience in the case of members of the county council. There are certainly a considerable number of members of the county council who have to get up at seven o'clock in the morning and do not get home till late at night for an ordinary council meeting. If we remember that these applicants would be aged, and possibly infirm persons, it would be impossible for these aged applicants to do it even if we made provision for their expenses.

599. In fact I gather from what you tell me, you consider it would be quite impracticable to ask the applicants to attend at a central place of meeting of the county council to make their applications?—In my county it would be absolutely impossible.

600. Would you hold it to be very desirable that applicants should have an opportunity of making their applications in person?—I think it would be essential.

601. And I suppose with as much facility and as little expense for attending as might be?—I think so.

Chairman—continued.

602. It is quite clear, then, according to your view, that the applications could not be received by the central body?—They could not be received by the county council.

603. By whom would they be received by; by a committee you say appointed for that purpose by the central body?—Yes.

604. Where would they meet; in each of the different unions?—I think in each of the different unions or petty sessional divisions; the petty sessional divisions and the unions are generally coterminous. I think in my county it would be necessary for us to fix 12 places; we have 12 unions. That is speaking for my own county. In large counties, in the West Riding and in Lancashire, for instance, there would be, perhaps, 20 or more unions.

605. Do you contemplate the same committee would meet in each of the 12 unions, or would there be a separate committtee for each?—I think that, in view of what I laid down as a principle, viz., that the administration should be uniform, it would be quite necessary that the same committee should meet in each place.

606. How often would it be necessary for the committee to meet in each union?—I have tried to approach the consideration of that matter in view of the practical difficulty, and I suggested that it would be necessary that they should meet not less than four times a year. I would have made it oftener, but for the difficulty of getting the committee together. We had experience in 1894, when we were bringing the Local Government Act of that year into operation, of the strain upon the loyalty of members of the county council in attending at so many places on so many days in the year. My county council, and I think the county councils throughout England, met the strain in a spirit of loyalty, but I hesitate to say that the strain would not be too great if we were to look forward to such meetings permanently. I am afraid, if that became an annual strain, the members of county councils might rebel, and we might not get the local committees so well attended.

607. When you speak of the strain they have borne up to now, that was meeting how often?—In 1894 I think we had about 24 meetings. My local government committee in that year met at something like 20 centres in the county and held 24 meetings, and the strain was as much as the private engagements of the members of the county council could meet.

608. With regard to this Committee of which you have been speaking to us, even upon your own calculation, that they must meet at least four times a year in the different unions, that would necessitate meeting 48 times in the East Riding of Yorkshire, and 80 times in Lancashire, would it not?—It would.

609. But now I want to ask you how often do the board of guardians meet; they meet every fortnight, do they not?—They meet every fortnight.

610. Would it not be necessary for the committee of the county council, if it was to receive application for pensions, to meet a great deal oftener than four times a year in each union.

Do

Chairman—continued.

Do you mean to say that an opportunity of applying for a pension in a union four times a year would be sufficient, in your judgment, for the people who wished to apply?—No, I guarded myself by saying, that in fixing that number of four as the number of meetings in the year, I had regard to the practical difficulty, and I put it as the least possible strain. It is conceivable that when the matter had fallen into ordinary shape, and the council were provided with officials whom they had learned to trust, less frequent meetings would be necessary, but at first, if you put it to me in that way, I do not think four times in each union would be anything like sufficient.

611. That is to say, that if people avail themselves, as it might be hoped they would do, of the provisions of any pension scheme which might be established, you think that they ought to have much more frequent opportunities than four times a year of making their applications?—I think so.

612. What is the least number of times you would suggest it would be desirable the committee you contemplate should meet for the purpose of receiving applications; would you say once a month?—Yes. Putting myself in the position of one of these Bills having become law, and having to devise the machinery for it, I should at first suggest we should have a certain fixed meeting once a quarter, but on the understanding that there would probably be adjourned meetings.

613. You would suggest that there should be a fixed meeting of the committee once a quarter, with adjournments whenever it was necessary?—Yes, but meeting once a quarter, if you multiply by 12 as you said just now, you get 48 meetings in the year.

614. With adjournments for further meetings, whenever they might be necessary?—Yes.

615. If it was found that the adjourned meetings would have to be numerous in addition to the fixed meetings which you contemplate should be held once every quarter, would not the work over the whole country become exceedingly onerous for any committee?—It would become most onerous, so onerous that I doubt very much whether it would be possible to induce members of the county council to undertake the work, and in that case it would be left entirely in the hands of the officials.

616. At present your committees, although they have sometimes felt the strain, I understand, have always been willing to perform the public duties which have been cast upon them?—They have.

617. But do I understand you to say that you would be really apprehensive that if this work was imposed upon them it would be more than they would be willing to undertake?—I think I may say that. I know personally the inconvenience that it was to the members of the committee, I spoke of just now, that brought the Act of 1894 into operation, to attend such very frequent meetings. In a county, you must remember, we are not quite like a town; a man who attends a meeting of the town council can carry on his ordinary business, but county meetings are held at such remote places that, even

Chairman—continued.

supposing there were not very much to do, and the work of the committee might be done in an hour or two, the attendance would involve the loss of the whole day.

618. You mean that the area would be so great, and the distances that some of the members of the committee would have to travel would be so considerable that it would greatly interfere with the transaction of their own business, and under those circumstances, if they were called upon to meet sufficiently often for the requirements of all the possible applications, you think the work would really be so onerous for them that there would be great difficulty in getting them to undertake this work?—You have expressed my meaning exactly.

619. Now these applications, when they were made, of course would have to be very carefully considered; and the allegations of the applicants would all have to be verified. Supposing the county council to be the authority, have they at present any machinery for that purpose?—We have none; it would be absolutely necessary to provide machinery for the purpose.

620. How would you propose to provide it?—We should have to appoint, I suppose, in each district persons who would visit the homes of the applicants, and generally perform, with regard to the applications for pensions, all the duties that are now performed by the relieving officers when the board of guardians have to consider applications for relief from the poor rate.

621. You would have to appoint inspectors to visit the homes of the different applicants?—I think we should.

Mr. *Samuel Hoare.*

622. You mean paid officials?—Yes, paid officials.

Chairman.

623. That would be one thing?—That would be one thing.

624. What else?—I do not at all know what responsibility would be thrown upon the county councils with regard to the expenditure of these pensions. It would seem to me that possibly in the case of an old man between 70 and 80, it would be as important to discover the character of the relations with whom he proposed to live, as to make sure of his own antecedents. If the county council are to be the authority, not only for granting pensions in the first instance, but to have some power of saying to a pensioner, "You are no longer eligible for this form of benefit—it is time you went back to the Poor Law," it would be necessary for our officer not only to visit the homes of the applicants, but to live in the country, and to make himself generally acquainted with the circumstances of the persons who were in receipt of the pensions. But our responsibilities as to that would very much depend upon the shape the Bill ultimately took. Of course if the pension was an absolute pension granted merely on a certificate of continued life, no such responsibility would attach, but if there is to be some authority that is to have the power of taking away the pension, or giving the pensioner relief in some other form it would be necessary to have an officer who would

Chairman—continued.

would not only go and visit the people when they made their applications in the first instance, but keep himself in touch with the actual pensioners.

625. What you mean, I think, is this: that if the scheme should be based on the principles contained in some of the Bills which provide for a revision, if necessary, of the pension after it has once been granted, according as the circumstances of the recipient may have changed, then that would add very considerably to the duties of your inspector, who would have to keep himself perpetually acquainted with the circumstances of the recipients and the locality?—Yes; that would involve the appointment, on our part, of more inspectors. By a great strain of work and temporary assistance we might deal with the rush of applicants when the Bill first came into force; but if the Bill contained provisions such as you have described, it would be necessary to have a representative of the county council, the pension authority, in every district, or I will not say in every union district, but in every one or two union districts.

626. I suppose one of the difficulties you would feel is this, that whereas in the case of the guardians, supposing they were the authority, many of the guardians themselves are intimately acquainted with all the circumstances of the locality, and probably would have some means of knowing what the circumstances of the applicants were; in the case of the county council there would be no facilities of that kind?—No.

627. The distances would be so great and the area so wide that they would not have the same intimate knowledge of the locality?—We could not depend upon the members of the committee for local knowledge at all, I think.

628. You said something with regard to the police; could not you get a considerable amount of assistance from the police in regard to making these inquiries, or would that, in your opinion, be an undesirable channel through which to obtain it?—I think, on the whole, it would be an undesirable thing to use the police for that purpose. I wish to speak with very great respect of the police; they do their own work very well, but it is an essential condition of the police that they should be part of a single force in a county; individual constables and superintendents are moved about from time to time. I do not think that in a wide district to have a constable knocking at the door of houses where these applicants live, and making inquiries, would be quite in accordance with the wishes of the authors of this proposal.

629. In some of the Bills it is proposed that the county council should only be a kind of court of appeal, and not the absolute administrating authority; what would that involve to the county council in the way of inquiry, and the staff for making it?—I think it would involve as much inquiry, or nearly as much inquiry, as if we were the absolute administrators of the fund. There is a proposal in one of the Bills, I think, that the county council should accept the certificate of a district council. The district council is practically (in country districts it is absolutely) the poor law authority. In the old days the board of guardians were elected, and

Chairman—continued.

they used to meet at a country town at, say 12 o'clock, and when they got through their business as guardians at half-past one, if the business was concluded, they became a sanitary authority. At many places exactly the same procedure exists to-day, the only difference being that they are elected as a district council. They sit at, say, 12 o'clock as the district council, and at half-past one, when they have finished their sanitary work, they turn their chairs round and become the board of guardians. Therefore, a certificate from a district council as to the eligibility of a pensioner would be nothing but a certificate from the board of guardians, that, in their judgment, the out relief of this particular person should be a charge upon the county rate, and not upon the district rate.

630. That is to say, that if the county council was established as the pension authority, it would follow, I presume, that the pensions themselves would be a county charge, and that would be a direct inducement to the guardians to get rid of as many of their recipients of out relief as they could in order to relieve their own rates; is that what you mean?—Yes, that is what I mean.

631. And for that reason you would be totally disinclined to accept the certificate of the district council, because the district council are practically the same people as the guardians?—Yes; and my experience in regard to the management of roads and in the management of technical instruction money, has been that the local authorities have no mercy upon the county rate; it might be said they are all contributors to the county rate; they are contributors to the local rates; but in country districts among small rural authorities, and small urban authorities, they look upon the county rate as a bottomless purse—a purse into which they may dip without incurring any responsibility themselves. But there is another objection I have to the proposal that we should merely accept the certificates of the district council, which perhaps I might mention. I am very anxious that the county councils should continue to enjoy the confidence of the district councils. I think in future the county councils may do a great deal to help the district councils to pay a little more attention to many matters which perhaps they sometimes neglect now, and any opportunity of friction between the county councils and district councils would, in my judgment, be very much to be deplored.

632. The first part of your reply to my last question induces me to ask one or two more questions in the same direction to still further elucidate your views. Is it not the case at present, that in almost all the rural unions the aged poor who are held to be, and are known to be, deserving, receiving almost invariably outdoor relief, or as a rule?—I think so.

633. It would be the case, I think, that many of these poor people who are now in receipt of outdoor relief, might not be eligible for pensions, that is to say they would not be in a position to comply with many of the conditions which are laid down as necessary qualifications for a pension in some of the bills which we have before us?—Quite so.

634. Then if pensions were a county charge it

Chairman—continued.

it might be as you say, an inducement to the guardians to transfer as many of the recipients of outdoor relief as they could to the pension list, so as to relieve their own rates?—I think that would be a very strong inducement, and I think the guardians would act upon that inducement.

635. Would there be then some danger that it would be a great temptation to guardians to limit their outdoor relief as much as possible, and to apply the workhouse test whenever they could?—I do not really know (Mr. Davey will be able to tell you) at what age people generally apply to the guardians, but in many cases I suppose their first application would be before they were eligible for a pension.

636. But that is not an objection that had occurred to you?—No, it had not occurred to me; but it had occurred to me very strongly in the case of all old people. In the case of old people applying who were otherwise eligible, I should think there would be a very strong inducement to any board of guardians to decline to give them outdoor relief even if they were in circumstances in which they would give them out relief to-day if an Act on the lines of these Bills had made it possible for them to recommend them for pensions to the county council.

637. But the particular objection which I suggested just now had not occurred to you, and I think you limit your objection to this: the county council would not be prepared, and would not like to accept, the certificate of the district council, because they think, under the circumstances which have been suggested, there would be an inducement to the district council to recommend as many people for pensions as they could, for the purpose of relieving their own expenses?—Yes, I think so.

638. Have you any further point of difficulty which you wish to suggest?—There is a proposal in the Pension (Old Age) No. 2 Bill, in the 16th Clause, that the member of the county council representing the division in which the applicant resides, and an elected member of his local council (which would be his urban council, or parish council, or town council) should be added to the committee. I know that there is precedent for that clause, but on the other hand I feel that the county councils have done their best to gain for all their local committees the absolute confidence of the different localities where those local committees sit; they have done this, I think, by taking care that no member interested in any application should be a member of the committee that has to consider the particular application. Local members are always asked to attend the inquiries, and are encouraged to represent the views of their constituents, and I do not think any suggestion could be made that in any local inquiry held by any county council in England has there been any disposition to stifle public opinion, but I do not think that an elected representative should be *ex officio* entitled to take part in the preparation of a judicial report as to matters in which his constituents are interested, or in which any one of them is interested. I feel rather strongly upon that point. I think the county councils may claim that for the past 10 years we have held

Chairman—continued.

very many absolutely impartial inquiries, and I think we have got a reputation for impartiality by carefully acting upon a self-denying ordinance, an ordinance made by ourselves alone, not to put any member of the council immediately interested in any matter that comes before the committee on that committee, necessarily *ex officio*. I am sorry therefore to find that in one of the Bills that proposal is made.

639. But in regard to this proposal in this particular clause of the Bill to which you are referring, which, I think, is Sir Walter Foster's Bill, was that not one of the special advantages which you suggested attached to guardians for the performance of these duties rather than county councils, that they have local knowledge, and would not that knowledge, to a certain extent, be obtained by putting a member of the council, who also belonged to the locality, on the committee, that is to be appointed for the purpose?—If you consider the matter in its whole bearing, if you take it for granted that the frequency of the meetings will strain the willingness of the individual members of the council to attend to the utmost possible limit, the tendency might be that we should have to lower and lower the quorum of each committee until it came to this: that the local representative of the county council, and an elected member of the parish council might be two out of the three gentlemen sitting to consider an application from a neighbour; we know parish councils are very small bodies, and a man might be elected for the purpose.

640. I understand what you mean to be this: you think that in the multitude of work that would have to be done, and the strain upon the members of the committee, it might come to this: that the decisions practically would be given in each union by members of the council only who belonged to the particular locality?—I should be afraid they would have undue weight. To have one member on a body of 15 would not make any difference, but where the quorum is small it might be important. I do not suggest they would deliberately wish to favour their own men.

641. I quite understand that, but what you have in your mind is this, as I understand: first of all, if there was a sufficient number of meetings of the committee in the different unions of the committee, to do full justice to the applicants, there would be a very great strain upon the committee?—Yes.

642. And a great number of the members in consequence would not attend?—Yes.

643. And the attendance of members would be left chiefly to those who were members of the particular locality?—Yes.

644. So that in that way the decision as to whether people should be held worthy recipients of pensions or not would, to a great extent, be left in the hands of the representatives of the locality?—Yes.

645. That is what you have in your mind?—Yes, and in the Bill I referred to it is suggested you should have not only the representative of the locality, but the representative of the county council,

Chairman—continued.

council, with the additional vote of an elected member of the parish council.

646. That is the danger of which you are apprehensive?—That is the danger of which I am apprehensive.

647. Is there any other point you would wish to refer to?—In one of the Bills I see there is to be a statutory committee partly composed of members of the county council and partly of other persons. It seems to me, speaking on behalf of the county councils generally, if the county is to find the rate, the county councils ought to have a majority of members on such statutory committee.

648. In order that they might have control over their own funds?—In order that they might have control over their own funds.

649. Generally speaking then, are we to take it from you, as representing the County Councils Association and their views with regard to the new duties it is proposed to place upon them, that they are entirely opposed to the county council being made the pension authority in any scheme that might be established?—Yes, I think so. Sir John Dorington is also here on their behalf, and will, I think, confirm me in saying that that was the view of the County Councils Association.

650. That is what you are charged to represent to this Committee?—That is what I am charged to represent to this Committee. I have here the resolution of the County Councils Association.

651. Will you read it?—This is the resolution passed at the annual meeting of the Association on this month. "That this Association considers that the proposals which appear in several of the Old Age Pensions Bills now before Parliament to constitute the county council of each county the administrative body to investigate, grant, and administer, such pensions are inexpedient; and begs to express its desire to tender evidence to be heard by the Select Committee on the Aged Deserving Poor now sitting."

652. Have you anything which you wish to add?—There is one minor criticism which I should like to make in one of the Bills; the Poor Law settlement is not required to be defined in the application. That is perhaps a very small matter of detail, but I may point out that the Poor Law settlement of an individual could easily be ascertained before the application was made. It would add a considerable strain to the county council if they had to ferret out the settlement after the application was sent in. It would be quite easy for the secretary of the friendly society with the man before him to ascertain what his settlement was.

653. What you suggest is, that where there is any question as to settlement, the onus of satisfying the county council upon that point should rest with the applicant?—Yes.

654. Have you any other point?—In one of the Bills there is a suggestion as to the repayment to counties of payments for their out-pensioners, that is, pensioners belonging to another county in receipt of pensions in a particular county. The criticism of course depends very much upon the particular form which any

Chairman—continued.

Bill may ultimately take, but if the pensions are to be paid through the Post Office by post one does not see why each county should not follow through the post its own pensioner even into another county, as would be done in the case of a police constable now. Then in the Pensions (Old Age) No. 2 Bill the pensions are to be paid out of the county rate to be levied in equal proportions upon owner and occupier. I may point out there is no county rate levied upon individuals.

655. It is levied on the parish?—Yes. It would be impossible for us to carry out that proposal unless the whole law as to county rates was altered.

656. Is there any other point to which you wish to refer?—No, I think not.

657. (To Sir *John Dorington*). Do you wish to add anything to the evidence which Mr. Bickersteth has given?—I do not think I have anything to add to it. I entirely concur with what has fallen from Mr. Bickersteth. He comes here as one of the officials connected with the County Councils Association. He is well acquainted with all the procedure of county councils, and we thought we had better leave it in his hands, although the County Councils Association do associate my name with his as being a county chairman. I entirely concur with what he has said with regard to the extreme difficulty that would attend our attempting to adjudicate upon these pensions, owing to the wide area over which our administration extends and the difficulty of getting into touch with the applicants.

Sir *Walter Foster.*

658. (To Mr. *Bickersteth.*) The non-existence of machinery at the present time does not present itself to your mind as an insuperable barrier to county councils acting in this way?—No, it would be possible for us to establish the machinery. I cannot admit that there is anything that county councils could not do.

659. You do not plead that they have no time or no means of doing it?—I think I have given reasons as to the time in regard to the members; we could establish officials to do it.

660. You could appoint a committee?—We could appoint a committee.

661. Do you not think that the committee when appointed would be able from the local authorities in the different parts of the country to obtain much of the necessary information you refer to?—I rather understood from the Bills that we were precluded from gathering our information from the Poor Law authorities.

662. Not necessarily, I think. And you will remember we are not bound by the Bills. I am only suggesting to you that if you had this Pension Committee of your county council you would be able from the parish councils and district councils, and boards of guardians and town councils in various parts of the country, to obtain a large amount of the information necessary?—I think the information we should obtain from the boards of guardians would be the information furnished to them by their relieving officers, and I do not think if the county councils had to pay a large sum in pensions they could safely trust information supplied

Sir *Walter Foster*—continued.

supplied to them by the relieving officers; I think it would have to be checked. We might gain something, perhaps, but we should have to satisfy ourselves that the information was accurate.

662*. You would have other sources of information besides those particular gentlemen, the relieving officers, you would not have to rely upon them alone; at the same time, I do not admit anything against their accuracy or their official integrity?—I do not suggest that at all; but their interest would be to put the pension on to us .

663. You also said you thought a personal application to your committee would be necessary; that personal application could be made to a sub-committee of your committee, could not it?—Yes.

664. By means, for instance, of dividing your county into districts, and in one district having a certain number of members of your committee to hold the meetings, and then the whole committee to finally adjudicate upon the report of each section?—The difficulty there is that in the country, in thinly populated districts there are not comparatively many men who are willing to give up time to public duty; and probably the best representative of the county council in any particular district would be a gentleman who was already engaged in work as possibly chairman of the board of guardians. Taking my own county for example, the part of Yorkshire which I represent is agricultural, and there I do not think you could find a good representative of the county council in any particular district unless he was also allied with one of the subordinate bodies.

665. That would not disqualify him, would it?—It would not disqualify him absolutely.

666. Possibly in some respects it would make him more qualified to discharge this duty?—It might.

667. Then with regard to this Committee which you spoke of in the Pensions (Old Age) No. 2 Bill which you referred to it was suggested, only as a permissive clause, that it would be well to have on that committee a representative of the county council for that district?—Yes.

668. That was suggested with the view of getting local information?—Yes.

669. That suggestion in the Bill is a purely permissive one; is not that so?—I am afraid in reading it hurriedly I thought it was absolute.

670. If you look at Clause 16 you will see it is a purely permissive suggestion?—Yes, it says: "Such rules may also provide." That would be a permission to some body other than the county council to make such rules.

671. To make rules of that kind if it were thought desirable?—Supposing the officials at the Local Government Board were considering the desirability of the local representative being present, there could not be two opinions about it. Of course it is desirable he should be present. I think he should be present, and my county council think he should be present, but we do not think he should be *ex-officio* entitled to take part in the preparation of a judicial report.

672. I am quite with you in that; I only want him to be present to afford local information; I do not want him to vote?—Then it seems to me you are suggesting that we should do what we certainly would do without the suggestion.

673. You might do it in your county, but it might not be done everywhere?—I do not think there is a county in England where they would not be willing to make it easy for any representative of the district to express his views before the committee at the local inquiry.

674. There is no harm in permitting them to do so?—We should certainly do it.

Mr. *Hedderwick.*

675. It would be of assistance to you?—It would be of assistance. We should like him to be there, but we do not want him to sign the report.

Sir *Walter Foster.*

676. Do you read it that, as it stands in the Bill, it means he should be there to vote?—Yes, a member of the Committee has power to take part in the deliberations, and the final report.

677. You think that would be undesirable?—I think that would be very undesirable.

678. You think it would not have a protecting influence as regards his locality. You will remember you have to bear two things in mind as to these matters; you have got to give the applicants for pensions a sense of security as regards the full consideration of their demands or their applications; and on the other hand, you have to guard the locality against things being done which would be unjust to the general ratepayers?—Quite so.

679. In both those capacities, it seems to me, that the local representative is a responsible person, whom we ought to be able to trust?—Yes, I do not in the least object to his being present. But I think the county councils have gained a reputation in the 10 years they have existed for impartiality of investigation into local matters, and I do not think any locality would distrust the committee of the county council. I am sure they would not distrust it in my county, and I do not think they would distrust it in any county.

680. Those were the views with which that clause was put in the Bill, to secure both sides?—I quite understand that.

681. That was the object, but I do not think it matters much whether he has a vote or not. I would just as soon he should not vote?—I think he should be present; he will be present in my county certainly.

682. That is the great security that this clause was aiming at. Then with regard to the meeting of the Committee, you say it should be four times a year in each union of the county. Do you comtemplate by that that it would be necessary to grant pensions every quarter?—On that matter I am afraid you must ask somebody who deals with statistics. I cannot tell you how many applicants there would be.

683. The basis of your case rested on the assumption that it would be necessary several times a year to hold a court, as it were, for the award of pensions?—I know that a very large number of persons are in receipt of outdoor relief.

Sir *Walter Foster*—continued.

684. That is a grant made from time to time at the discretion of the guardians?—I do not know whether I ought to produce it, but I have in my hand a list of persons in receipt of permanent relief in one of our unions showing that there are 300 persons in receipt of permanent outdoor relief. Their practice is not to put a man or woman on to permanent relief unless they have young children, or are over 60; or rather, I should say, they are not limited by age, but they would be old or worn-out people. Here, then, is an approximate list of the worn-out people in one of our unions, and, excluding children, it comes to 290.

685. That would be about the same number that one might expect from statistics to have applying for pensions?—That would mean in my county, in the 12 unions, about 200 or 190 persons in each union.

686. That would mean a total number of, say 3,000, in each county?—Taking it at 190 in each union it would be 2,280 pensioners in the county.

687. Say, 3,000 roundly for the county. That would not be an enormous number to deal with, would it?—They would be scattered over a very wide area.

688. But I am not dealing with the distribution of pensions to them at the moment, I am dealing with the simple fact of judging on their merit for the grant of pension once in each case; that is all you have got to do?—If we were only to take the first year I do not think the committee would get through the work in 48 meetings. I am, perhaps, taking for granted that they would meet at 12 different places. I do not know whether you give me that.

689. I will give you your 12 places, and four meetings at each place, if necessary?—And 190 applicants in each union.

690. Recollect that it is not a stupendous amount of work to be got through, and that would only be at first?—Yes.

691. How long would they sit during each meeting?—That would depend so much upon what there was to do, but I can quite imagine if you give the county council much responsibility as to pensions if the qualifications are numerous, it would take longer; but if you say the qualifications are to be put down in black and white that the applicant is to be a member of a friendly society and of a certain age, those bare facts could be checked by the officials before the committee met, and then they would get through them quickly. It depends entirely upon what they have to do.

692. Done in that way, the thing is not such a stupendous piece of work as you might have thought?—If the county council, or rather I will say if the pension authority is not given a discretionary power in each case; that is, if they have not to exercise a judgment in each case, the work is done like clockwork; it is done by machinery, and it is easy enough.

693. But if they have a discretionary power, resting on certain disqualifications (not qualifications, but disqualifications), then the work would be comparatively simple if the disqualifications were few in number and very clear?—Yes. The inspector, of course, would have to ascertain the disqualification, and he would have to be a skilled officer; but in one of the Bills, I think there is a power to remit disqualifications. There is a dangerous power, as I consider it, to retry a judicial decision as to a man's character.

694. Those are minor particulars which, of course, would multiply the work very largely?—In speaking of the volume of the work it does depend very much upon the machinery that you give us.

695. Until that whole machinery is absolutely before you in the particular scheme, you cannot give a definite opinion as to the amount of labour that would be entailed?—No. All I can say is that it would be absolutely necessary for us to have officials equal in calibre to the relieving officers who would be able to check their returns.

696. Or some source of information equally good with that?—I do not think it would be possible to get any other source of information but that of paid officials.

697. The parish councils could be utilised for this purpose to some extent, could they not?—I do not think that the parish councils could safely be trusted to exercise any very grave judicial authority as to applicants from those particular parishes for pension.

698. Do you not think that the parish councils, especially if it had to bear a certain burden of the pensions, under some scheme or other, would exercise a very careful scrutiny into every applicant whom they had, not to grant a pension to, but to make a report upon?—I am in almost daily communication with individual parish councils, and I had a letter from a parish council only last week asking me what they were to do, because neither the chairman nor the clerk can take a note of their proceedings. It is difficult for me, with that experience, to say that I could recommend you to let parish councils exercise very grave judicial functions.

699. But they are not judicial functions; they are recommending functions, or nominating functions, that I suggest?—I should be inclined to fear that the good nature of the parish councils would be greater than their prudence.

700. Are you acquainted with many of the gentlemen of the class you refer to as members of parish councils; are you aware, in fact, that some of them are members of boards of guardians in various parts of the country?—Some of them are.

701. Are not those members of boards of guardians very often very efficient and very economical members?—Yes.

702. Is it not the general experience that they guard the rates as carefully as any other members of the boards of guardians?—Yes. Of course the parish council includes everybody.

703. I am speaking of the gentlemen you spoke of as not being able to take a note of the proceedings—that is, the working class members of boards of guardians; are there many such throughout the country on boards of guardians who are generally (so far as I am informed) characterised by a very careful administration of their funds?—I have no experience of that; I cannot express an opinion as to that.

704. You

Mr. *Cripps.*

704. You have mentioned that before any final opinion could be given as to the power of the council to deal with these pensions, you must know the particular scheme to be adopted?—You must know the particular scheme.

705. I want to ask you one or two questions upon this basis; of course, if the conditions were laid down in black and white in any proposal, you would get the simplest scheme as regards administration?—Yes, that would be the simplest scheme.

706. Because in effect, under those circumstances, all that the so-called administrative body would have to do would be to give a judicial decision as to whether the conditions were complied with?—Yes.

707. If you went as far as that, so that it became purely routine work, the ascertainment of the existing state of facts, would the county council or the magistrate's court be the proper tribunal?—If the pension authority is not given any personal discretion, the question is—is the county council the best authority to choose, or the magistrates, or would it not do to put the petty sessional court in that position?

708. The question I was going to put is a little wider than that; supposing you have the conditions in black and white, would not the right body to decide be a judicial body, and not an administrative one. I do not say the magistrates, it might be the county court, but some judicial body, because if you had the matter before a judicial authority you would be properly safeguarded against people swearing what is not true, or any perjury in applying for their pensions. You would get a safeguard there which you would not get before an administrative authority?—Yes.

709. Assuming you have what I may call black and white conditions laid down as the conditions upon which a pension may be granted, is it not your view that a judicial authority would be better than an administrative one. I am here to express the view of the County Councils Association that, as an administrative body, they are not the proper authority. I should be going beyond my instructions if I were to go beyond that, and express any personal opinion of mine.

710. I will not press it. Assume that no charge was laid upon the county rate at all in connection with pensions, do you see any reason why the county authority should be brought in at all?—That would depend upon the provisions of the particular bill. I think the county council would not like to see another authority set up in the county exercising administrative functions.

711. I should agree with that, but my question hardly went so far as that. Assume that no charge on the county rate is proposed, do you see any reason why the county council should be brought in at all?—You ask me to put myself in the position of one of the authors of a bill.

712. I do not think I do?—Perhaps I do not quite understand the question.

713. I can quite understand if the charge was being put upon the county rate, some control might be wanted by the county authority, but I say, assume a bill in which there is no proposal to put the charge upon the county rate at all, and that no charge upon the county is affected do you see any reason for bringing in the county council at all?—The view I have tried to express to the Committee is that there is no reason for bringing in the county council in any case.

Mr. *Cripps*—continued.

714. Then I should have thought you would have gone with me a little further. If you say there is no reason for bringing it in, in any case, *a fortiori*, if the county rate is not affected?—Yes.

715. As regards these other questions, questions of really more or less Poor Law matters, as regards the special qualifications and conditions, you have expressed your view that for those matters the county council would not be the appropriate authority?—Yes. I might perhaps add, on thinking over what you said just now, that I should be very sorry to see the county council brought into any position which would cause unnecessary occasions of friction between them and a subordinate authority. That is an objection the county councils would have to urge to being brought into this Bill, altogether apart from the question of the county rate.

716. Suppose you have black and white conditions to be settled by a judicial authority, you need not bring in either the county council or any other administrative authority?—I think not.

717. You then get it quite outside any question of county administration, Parliament laying down the conditions, and it being administered in the ordinary way through a judicial authority?—Yes.

718. Have you considered whether, if pensions are to be granted at all, it would not be better to have black and white conditions administered in the way I have suggested; or perhaps you have not considered that point?—I am afraid that is hardly a question for the County Councils Association.

Sir *James Rankin.*

719. I should like to go a step further than Mr. Cripps has gone and ask you this: Supposing there was a portion of the charge laid upon the county rate, and there were black and white conditions—that is, exact conditions laid down as to the recipients of these pensions, do you think the county council need be brought in at all?—If there is any charge upon the county rate at all, and a judicial authority was selected for the decision of the cases, I think the county council might be represented before that judicial authority if it cared to be represented.

720. You think the county council should be represented before the judicial authority?—Not necessarily. I might illustrate what I mean in this way. If there is a wandering lunatic found in a county, an order is asked for before the magistrate to charge the lunatic to the county. The officer of the county council receives a note that that application will be made; he does not always attend, if he is satisfied everything is right, but he has a statutory right to attend if necessary. If you would give me some provision of that sort here I should be satisfied.

721. Supposing, however, the county council were set up as the authority to administer any Act that might be passed, what is your objection, or your chief objection at all events, to district

Sir *James Rankin*—continued.

district councils as being delegated committees to manage the work?—If the county council are responsible for the work, I think the county council should undertake the responsibility in a grave spirit, and really be responsible for it.

722. Suppose there were exact conditions required for the recipients of these pensions, would not the county councils think the district councils were a sufficiently intelligent body to make the inquiries to see that those conditions had been carried out?—If they were black and white conditions, you mean, Yes.

723. Yes?—Except for this, that the district council, as the poor law authority, would be directly interested in deciding doubtful cases (and there must be doubtful cases on the border line between cases eligible for the poor law and cases fitted for pensions), and there would be a constant pressure upon the district council, as the district council is nothing but the board of guardians, to throw the incidence upon the county rate.

724. Would that be so if the conditions were sufficiently exact; if, for instance, the applicant for the pension had to show he had done something himself?—If there were no doubtful cases the decision would always be accurate, no doubt; but there would be doubtful cases, and in the doubtful cases the pressure that would be always there would exert itself.

725. Do you think it would be beyond the power—I mean the convenient power—of the district council or board of guardians, which ever it was, to look into those cases?—The board of guardians, of course, could look into the cases. They have all the machinery, but, I understand it is considered by the friends of the proposal that it is undesirable that it should be conducted by the poor law machinery.

726. Do you think that, having the district council to look into it instead of the board of guardians, though they are really the same persons yet sitting under a different appellation, would be a sufficient distinction from poor law relief to satisfy general opinion?—I do not think it would be any distinction at all in practice. I think they are the same bodies.

727. It is true that they are the same bodies, but they have different functions?—Yes.

728. Have you considered the number that would probably apply in each year for these pensions?—No, I have not. I gave my poor attempt at statistics.

Chairman.] I think it is desirable that we should limit the examination of this Witness as closely as we can to the evidence which he is delegated to give, namely, as to the objections which are felt on the part of the county councils to undertaking the duties which are laid down in these Bills themselves. Where there is any provision in any of the Bills which contemplates that the county council should delegate any authority to other bodies that would be within the scope of his examination.

Sir *James Rankin.*

729. Taking my own Bill there is no paragraph in it giving a direction to the county council for actual delegation; they are perfectly free to take

Sir *James Rankin*—continued.

any method they like for carrying out the matter; and my desire was to know whether you thought the district council was the proper body for the purpose; do you think the county council would object to the Post Office being the authority to pay the pensions, supposing the recipients proved their claims?—No, if we can use the Post Office it might be convenient. It might be a question of account keeping. It would be a convenience to have the power to ask them to do it.

730. I need not ask, would the county council prefer that the whole charge for these pensions should be upon the Imperial Taxation?—Yes, of course we should.

Mr. *Woods.*

731. Do I understand you are directly representing here the Yorkshire County Council, and, indirectly, other county councils?—I am more directly representing the association than I am my own county.

732. Could you tell the Committee how your association is composed; of what number of councils?—There was a short Act which was passed establishing the County Councils Association. Our constitution is that we consist of three representatives of each county. The county subscriptions are small, limited by population, I think.

733. You are practically representing the whole of the county councils?—Two counties have not joined, but with that exception we represent them all.

734. Which counties are those?—The Soke of Peterborough and Durham.

735. Assuming the county council was the authority to give out these pensions can you form any idea of how many inspectors it would require, say, for your own county of Yorkshire?—I do not represent the whole of Yorkshire. Yorkshire is divided into three; I only represent the East Riding.

736. How many inspectors do you think you would require for the East Riding?—One can only judge from the number of unions. I have 12 unions in my part of the county, and I should think it would require 12 inspectors; it might be possible to associate the unions; I should say require 8 to 12 for the East Riding of Yorkshire.

737. I do not know whether you would be in a position to answer this question: Have you formed any opinion as to what would be most likely to be the costliest way of administration, through the council or through a smaller body?—I am afraid I cannot answer that question. Under the county council the administration would necessarily be costly, because it would be necessary to have highly paid officials to carry out the work.

738. Have you come to any conclusion as to whether you would prefer the county councils administering the Old Age Pension Fund, or borough or district councils?—I am here to say that the county councils do not want the administration themselves.

739. You would rather be free from it?—Yes.

740. You have no opinion as to whether you would rather have it administered by yourselves or

Mr. *Woods*—continued.

or by some other body; you would rather free yourselves if you could altogether?—Yes.

741. What did you mean when you said in answer to the Chairman that, in your opinion, the local authority would not be likely to show much mercy in the administration of the fund?—That was in reference to the county rate: that if a local authority has to choose between casting an expense upon its own local rate, or casting the same expense upon the county rate, it would have no mercy upon the county rate.

742. That is putting one rate against the other?—Yes.

743. Do you think that if the county council had to administer this fund they would be able to get sufficient local knowledge as to the position of the applicants?—I do not think they could form a committee that could supply within itself the local knowledge—the local knowledge would have to be paid local knowledge. I think the county council would have sufficient local knowledge generally to check the returns of their paid officials.

744. I do not know whether you would be able to answer this question: Has your association ever come to any decision as to the advisability or otherwise of granting pensions at all?—No, we have not discussed the matter. The resolution I have read expressly disclaims any intention on the part of the County Councils Association of going into the general policy.

Chairman.

745. I think you began early in your evidence by expressly saying that?—Yes.

Sir *Fortescue Flannery.*

746. I understand you to have said that the poor law authorities might refuse information to the county council. Has your attention been called to Clause 8 of the first schedule of the Old Age Pensions Bill (Bill No. 6) of this Session. I will read the words to you, "a board of guardians shall, on his requisition, forward to the clerk of the council of the county in which the applicant is resident, all the papers relating to the claim, with a report as to the settlement of the applicant and the result of their inquiries in regard to his receipt of poor law relief." Do you consider that such a clause as that, if enacted, would compel poor law guardians to furnish the necessary information to the county council?—I am afraid I forget the circumstances under which I made the remark that the board of guardians would refuse information to the county council; did I say so?

747. I understand you to have said that there would be difficulties. One of the objections of your association of county councils to undertaking these duties, as I understand, was that they might not be able to obtain the necessary local information from the poor law authorities, or otherwise, and I called your attention to this clause with the view to asking you whether such a clause if enacted would, in your opinion, compel boards of guardians to give sufficient local information and individual informaton as to applicants to the county council?—That clause would compel boards of guardians to give the information directed in the clause, but it

Sir *Fortescue Flannery*—continued.

would not preclude the necessity on the part of the county councils, if they had to exercise a judicial discretion in any particular case, of verifying the facts disclosed in the papers furnished to them by the boards of guardians.

748. But that would enable the county council to compel the board of guardians to give them information?—I do not think the county council could get all the information they would require from the board of guardians. I think, if they had a wide discretion as to pensions, they would have to make inquiries for themselves.

749. Supposing that the conditions of obtaining a pension were what my honourable friend has called black-and-white conditions; that is, hard-and-fast conditions, such as could be put into a schedule or form, would not it be possible for the boards of guardians to obtain that information, and make it clear enough to the county council without any further inquiry?—Without seeing the schedule of the kind of information that you would ask from them it is difficult to answer that question. Of course questions as to bare facts, such as to date of birth, previously convicted of crime or not, or receipt of poor law relief, could be answered directly, but if one of the questions was, "Is the man eligible for a pension?" then it would be a different matter.

750. I am assuming the legislature would make clear and well-defined conditions as to eligibility to a pension, and on that assumption I ask whether, with the powers which such a clause as this would give to the county council, it would not be possible for the necessary information to be obtainable by the county council upon forms or sworn declarations?—If all the information they required were such as could be readily written upon a schedule, if such a clause as this were introduced into the Bill, they could get the information from the persons who had it at their disposal.

751. Your attention had not been called to this clause before you gave your evidence in chief?—I had read it, but I had forgotten it.

752. I may take your last answer in connection with the answer you gave to my honourable friend, Sir James Rankin, that the boards of guardians have all the machinery for obtaining the information?—I suppose they have. I am not here to speak to that.

Chairman.

753. That is a point upon which you are not prepared to express an opinion?—I am not prepared to express an opinion.

Sir *Fortescue Flannery.*

754. Those were the words which I think you used a short time ago in answer to my honourable friend. Now, coming to another point, you have indicated that if there were a question of the burden of the pensions falling upon county rates, or upon district rates, the temptation, in practice, of district councils would be to save their own rates by putting applicants upon the county rates?—I do not go so far as to say that it would be their practice, but I gather there would be a very strong tendency in that direction.

755. Would the same thing apply as between county

Sir *Fortescue Flannery*—continued.

county council rates and imperial rates? Supposing the whole of the pension fund were drawn from the Imperial rates, would the obtainment of the fund from imperial sources exclusively produce, in your opinion, a temptation upon the part of the county council to withdraw applicants from poor law relief and put them on the pension fund?—But we county councils do not pay the poor law rates.

756. But you have local sympathies?—I do not think the county councils would wish to take advantage of the Imperial Exchequer in that way.

757. Then you do not think the effect which you anticipate as between district councils and county councils would repeat itself as between the county council rates and the Imperial funds?—No. I do not think so.

Mr. *Lloyd-George.*

758. I think you said that the county council must have sufficient local information to check any list that was submitted to you; did I correctly understand you to say that?—Yes, I think so. I think any committee we should form would be composed of gentlemen probably taken from different parts of the county.

759. And they could check the lists submitted to them?—Yes.

760. Assuming that the conditions of the receipt of pensions were clear and defined, hard and fast, and did not depend upon questions as to character, or anything of that kind, supposing in that case the list were prepared by the parish council, and a power of revision and appeal merely were given to the county council, would your objections be as strong to the county council being the authority in that case?—Yes. I think that the list of proposed pensioners prepared by the parish council would require verification and investigation on the part of the county council. I do not think it would be possible to relieve the county council, as the superior body, from the ultimate responsibility of granting the pension. It is easy to whittle down responsibility. Of course it would be possible that the county council might say it was the responsibility of the parish council, and the parish council might say it was the responsibility of the county council; but I am instructed to say, and I believe it to be true, that the county councils would take a high view of their responsibility, and check the applications with all the accuracy they could.

761. Do you think it would really save time if the parish councils prepared the list in the first instance?—I do not know that you would gain anything. You mean instead of leaving it to individual applications?

762. For the purpose of my question I am assuming the individual applications to be sent in, in the first instance, to the parish councils?—I think it would save time if they were sent in directly to the county council.

Mr. *Lionel Holland.*

763. To continue what Mr. Lloyd-George has been asking, one of your objections was, I believe, that it would be a great burden on the county council if they had to send committees to meet

Mr. *Lionel Holland*—continued.

in different districts, a great number of them?—Yes.

764. If qualifications were first tested by the parish council and then sent on to the county council, surely there would be no need of having a committee, but you might send an official to investigate and to test?—In that case you would have to send a very highly trained official. Suppose the list was prepared by a parish council and sent to the county council, and for some reason or another one of the names on the list was a name about whom it appeared desirable to make further inquiry, I think the parish council would not be very well pleased if the investigations were carried on by a man in the position of an ordinary relieving officer; it would have to be an official of position.

765. It might be an official of position, or it might even be a county councillor; it would not require a committee of the county council. It might be delegated to one or two?—It might be delegated to one or two members of a committee, if the committee had sat continuously together for some months. I do not suggest that the machinery would not become simpler if it had been in work for a long time, but at first I do not think that could be done.

766. The main objection, as I understand, is really that the county councils are not a body who can exercise discretionary powers—are not a body to investigate into different cases?—I do not admit that the county councils are not bodies to exercise discretionary powers.

767. I mean they cannot do what guardians are doing now: investigate into character?—Only with the assistance of very highly paid officials, and an entirely new staff.

768. The county councils, I suppose, would have no great objection to being merely the channel for distributing payment of the pensions?—If no responsibility is attached to the county councils; if it were merely the conduit of pipe of benefits poured by Parliament into the hands of individuals; if Parliament tells us to do it we should do it. What we object to is to have responsibilities thrown upon us without its being clearly recognised that those responsibilities will involve on our part the exercise of a great deal of trouble and considerable expense. We are, as Sir John Dorington reminds me, a conduit pipe for various benefits that come to the boards of guardians in which a large payment of the Exchequer contribution account is ear-marked to a certain extent by payments to guardians; but we do not object to that because we have no responsibility.

769. If the pension fund were to come out of the county rates surely the county council would object that bodies such as district councils or parish councils should have the power of deciding upon the qualifications of the pensioners, and that the county council should have no right to interfere?—Certainly we should object to that.

Mr. *Hedderwick.*

770. There is one point that I should like a little information about. I understand that you object to the certificate of qualification from a district council, and equally, if not more, to the certificate

Mr. *Hedderwick*—continued.

certificate of a parish councillor; and if I understand you, upon the ground of the tendency of human nature to shift the burden to the county rate?—Yes.

771. The objection to accepting the certificate of a district councillor or a parish councillor is founded upon the present mode of local contribution to the relief of the poor?—Yes; but, in addition to that, there would be the natural tendency on the part of the parish councillor to get for his neighbour a contribution from a fund to which he contributed so small an amount.

772. Now I want to imagine for a moment a scheme towards which there would be an imperial contribution and a county contribution, there being a fixed quota between the two; then that reason would no longer apply; there would be no tendency on the part of district councillor or the parish councillor to shift the burden from one account to another?—Do you mean it would make no difference?

773. I will put it in this way, take the East Riding. Supposing the contribution towards a scheme for pensions of the poor with regard to the East Riding amounted to so much? that would be levyable upon the whole of the East Riding; if it became a question then of ascertaining what inhabitants in the East Riding were entitled to claim a pension, the services of the district councillor or of the parish councillor might surely be equally utilised without the shifting of any burden from one part of the county to another, because it would make no difference to a locality. Is not that so?—It would make no difference to the locality whether a pension was granted in this parish or in that. But it would make a great deal of difference, I think, human nature being what it is, to any representative parish councillor. Any parish councillor would want the money spent in his own parish.

774. You mean that there would be more claims probably over the whole East Riding than there might otherwise be?—I think there would be a reason for that. If a man thought two pensions had been granted in the next parish to him, he would want two pensions to be granted in his own.

Lord *Edmond Fitzmaurice.*

775. You mean he would try to get as much of the money spent in his parish, and as little as possible in the others?—Quite so.

Mr. *Llewellyn.*

776. From your own knowledge and experience of parish councillors do you think they would hail with delight the information that the duties of administering pension scheme were thrown upon them?—I should think they would be very much disconcerted.

777. You gave just now an answer which rather puzzled me. You said, that individual members of parish councils, if attached to the committee, could give the information required as to the suitability of candidate?—No, I did not, or if I said that, it is not quite what I intended to say. I said on a county council committee, there would probably be a gentleman present on each committee who knew something

Mr. *Llewellyn*—continued.

of the condition of each district; enough, if a report as to the condition of some particular village were brought up, for him to be able to supply some local knowledge.

778. But the members of the county council do not represent villages, they represent several parishes together?—Quite so.

779. And I suppose they would be about as much at sea about the position of a man we will say outside of their district, as the man would be who was in another county?—That is possible.

780. Therefore, if he were called upon as a member of the Committee, or if he undertook for the county council to investigate on their behalf, he would have to rely upon information given him by someone else?—Quite so. He would approach the matter as a stranger.

781. I take it from you, your opinion is this: Should the county council have to undertake this duty they might ultimately have to rely upon the information gained by the gentleman whom you have described as an highly paid official.

Lord *Edmond Fitzmaurice.*

782. The circumstances of the 4*s.* grant to lunatics are a strong illustration, are they not, of the tendency of any grant out of what might be called a fund levied over a larger area to tempt a body representing a smaller, or to push its own burdens on to the fund representing the larger area?—That is a very good illustration. Parliament gives a 4*s.* grant to every lunatic confined in a public asylum, and we believe that there are now in the public lunatic asylums persons who might be very properly confined in the workhouses.

Mr. *Llewellyn.*

783. And previously were?—And previously were.

Lord *Edmond Fitzmaurice.*

784. There has been a marked increase of lunacy?—There has been a marked increase of lunacy since that 4*s.* grant was instituted.

785. When you say there has been a marked increase of lunacy, you mean a large increase in the number of lunatics in the county asylums?—Yes quite so.

786. May not the system of admission in the county asylums be described as an illustration of the admission into an institution representing the county, or the combined county and borough authorities sometimes, of patients on what have been called by previous members of the Committee in their questions, "black-and-white conditions," that is to say, statutory conditions?—Yes.

787. That is to say, the county authority has to admit whoever is certified to them as having complied with conditions, proved, if necessary, before a bench of magistrates?—Yes.

788. And no further question could be asked?—No.

789. I wish to bring that out as an illustration of what you said just now, that there were cases where the county fund was charged automatically with certain charges?—Yes; that, as I have

Lord *Edmond Fitzmaurice*—continued.

have said, is a very good illustration and a very strong one.

790. The whole of your answers have been directed, I think, to proposals to pay pensions to persons outside any public institution?—Yes.

791. You have not at all had in your mind, nor do you desire to direct your evidence to, the question of public admission of old age pensioners to an institution?—No.

Mr. *Lecky.*

792. I think the net result of your evidence is that not only that county councillors absolutely object to administer the pension scheme, but that it would be impossible for them to do so unless there were quite an exceptional amount of public spirit and self-sacrifice among the people. I think you said it would strain the self-sacrifice of the members of the council to the utmost possible limit; in fact, they would probably have to attend between 40 and 50 times a year to do it?—Yes.

793. Do not you think that that utterly puts an end to any scheme which would apply the same administration to all counties—counties such as Yorkshire and Lancashire, and counties such as Donegal and Mayo?—You may put it in that way.

Mr. *Samuel Hoare.*

794. I took a different view from my honourable friend. I thought you opened your evidence by saying that the county council would not be unwilling to undertake responsibility if it was placed upon them, although you have explained the difficulties there would be. That was your first answer I heard?—I said that if responsibilities are forced upon us we will cheerfully undertake them. I did not intend to say more than that.

795. You suggested that it would be necessary that the county council should appoint a committee who should undertake this business and should possibly meet each division of your county four times a year. Have you got a Sea Fisheries Committee in Yorkshire?—Yes. It extends over a large extent of coast—a large area.

796. And that committee is appointed definitely and distinctly for one object?—Yes.

797. And that committee is not confined to members of the county council?—No.

798. For that special business you add certain members?—We do not add them. The Board of Trade add representatives of the fishing industry.

799. Have you ever considered whether if the county council appoint a Committee to undertake the pensions that it could be formed somewhat on the lines of the Sea Fishery District Committee?—The Sea Fishery District Committee was appointed on the application of the county councils. Before the committee was appointed the county councils met and expressed their desire to the Board of Trade that a district should be formed. I think the Board of Trade sanctions the formation of a district and appoints the fishery members of the committee. The councils voluntarily entered into an agreement; and it would be hardly fair to compare the two, because there has been a good deal of excitement in

Mr. *Samuel Hoare*—continued.

Yorkshire lately about the expense of the Fishery Committee, and the call on one of the counties has amounted to as much as 200*l.* on a rateable value of 2,000,000*l.*

800. I only meant would it not be possible to form a committee somewhat on the same system with certain members of the county council on it, and certain members put on it for that special business?—Of course it would be possible to do so. But the objections which I have taken on behalf of the county councils would apply to a committee appointed by the county councils and the Local Government Board, or whatever the authority might be, jointly. It would be a very great strain upon them. I doubt whether you could find a committee in the East Riding of Yorkshire of 15 gentlemen who are fit and willing to serve on the committee who are not already on the county council. We use up all our public-spirited men.

801. Of course one can fully understand that difficulty, but do you think that under any scheme on which the county council committee have to take any part, they can undertake any part except in the nature of an appeal court from some other body. I gather from your evidence, I may be right or wrong, that the labour that would be imposed upon the county council, if they really were to take up this pension question from the commencement, would be heavier than we should have any right to expect that they could undertake?—Yes; but I do not know whether I could say that we should like to see it entrusted to parish councils, with ourselves as the court of appeal; because I have tried to point out that to act as a court of appeal from such very subordinate authorities as that, would involve all the machinery and all the trouble that you would take to carry out the work from the beginning.

802. Would not a good deal of the work be lessened if the pensioner in applying for his pension first made an affidavit before the magistrate that he was qualified for a pension, and that that affidavit that he is qualified for a pension should, without taking any further evidence, be handed to the committee who were entrusted with the consideration of the subject?—It depends entirely upon what kind of responsibility you gave the committee.

803. I beg your pardon; it is not with reference to responsibility. What I mean is this: Supposing there are certain points that a man or a woman has to swear to; such as that their age is 65, and so on; would not the ground be very much cleared if, in the first instance, that application was made, not to guardians or to people of that character, but direct to the magistrates, and that the man or woman made an affidavit that they were qualified for a pension. Of course it would be perjury if any statement in that affidavit was incorrect?—That would, so far as it went, be useful.

804. Would it not clear the ground very much indeed?—It might be sufficient if the magistrate before whom the declaration was made were to cross-examine the applicant, and the result of that was the judicial seal upon the facts.

805. Even if the magistrate did not cross-examine (because if he cross-examined him that would

Mr. *Samuel Hoare*—continued.

would mean that there would be a good deal of evidence possibly brought), would it not be sufficient that the man or woman should state that they were of the right age, that they were for this cause or that cause qualified for the pension, and should take oath before the magistrate that such was the case?—If all the qualifications for the pension are such as can be deposed to upon oath, and then the man having sworn that becomes entitled to the pension, no responsibility would be cast upon the county council.

806. I mean that there should be no argument in court, but that the committee should have before them the affidavit of a man or a woman who claimed a pension, and then their officials who would have cognisance of, these facts, would, of course, be present before the committee, and would say whether or not, from their knowledge, that affidavit was borne out by the facts of the case?—I do not think you would gain very much by having an affidavit. If an applicant had to furnish the information in his application and sign it, I do not know that you would gain much by the oath.

807. My point was that the seriousness of a man or a woman making an affidavit that their claim was correct and right would prevent a good many applications being made to the committee which probably the applicant would have a very good idea would not eventually be entertained?—Of course, it is desirable that some punishment should be inflicted upon people who make false declarations and false statements.

Chairman.

808. A good many questions that have been put to you have been put on two different assumptions; one that the county council would have to exercise some discretion, the other that their decision would have to be given on what has been described as purely black-and-white lines. Now, supposing the county council are to have some discretion, your objection, I understand, is not that they cannot exercise discretionary powers and are not quite fitted to do so, but that it would be a costly undertaking, very laborious, for which you have no machinery at present, and that it would be putting a very great strain on the members of the county council?—Yes.

809. Those, I think, were the grounds upon which you object to being put in this position if you are to exercise discretionary powers?—Yes.

810. Then, on the assumption that you are to exercise discretionary powers, and supposing the

Chairman—continued.

county councils have undertaken those duties, with all the different expedients that have been proposed for delegation, does it not come back to this, that in the long run the county council will have to come back to the local knowledge either of the board of guardians or some other sources of local information?—Do you mean that I am to express an opinion as to whether it is desirable that the county councils should have these duties entrusted to them.

811. No; supposing these duties are entrusted to the county council will it not be necessary for the county councils, before they can give their decisions, to go to the local sources for information with regard to the different applicants?—I think they would have to go to local sources if by local sources you mean their own paid officials.

812. Will not they have to make inquiries of other local bodies, such as the guardians, or parish councils, or bodies of that kind; I think not; I think they would have to have paid officials who were themselves in touch with the class from whom the applicants came. They would have to have persons who carried out for them, the county councils, the same duties that the relieving officers now carry out for the board of guardians. It would be duplicating the relieving officers.

813. On the other hand, if you have no discretionary duties cast upon you, then if your decision is to be given on what again has been described as black-and-white lines, I think I understood you to express an opinion that that decision would better be entrusted to some purely judicial body?—Yes. In giving that opinion I can hardly say it is anything more than my own opinion, because my official position here to day is negative. That is what I say, and that is my opinion.

Lord *Edmond Fitzmaurice.*

814. You mentioned just now earlier in your evidence the permanent outdoor relief. That list, which is called the permanent list, is, or in any case ought to be, revised every quarter carefully, ought it not?—I am afraid they only revise it once in six months.

815. But as a rule, although called a permanent list, it is liable to be revised at least twice a year?—Yes, quite so.

816. But as a matter of fact, and I gather that your answers are pointed to that, you think there is a very close similarity between the position of a person who for a long time has been upon the permanent list of the union and an old age pensioner?—Yes.

Mr. J. S. Davy; recalled.

Chairman.

817. Continuing your examination with regard to which you made a general statement last Monday, you have been to Denmark recently to examine the Poor Law and the Old Age Pensions systems of that country, with a view to giving evidence before this Committee?—That is so.

818. You are not in a position, I understand,

Chairman—continued.

to speak as to the old poor law system which prevailed in Denmark prior to 1891, but in that year two Acts were passed dealing with the question of the aged poor, one of them by reform of the poor law, and the other by a system of old age pensions?—That is so.

819. And it is with regard to the working of these two Acts that you have acquired such

Chairman—continued.

information as was possible within the time at your disposal?—That is so.

820. But the poor law and the pension systems, I understand, are managed by the same authority?—Yes.

821. And the two systems are so much connected that to make your information as clear as possible you wish to explain both, and to begin, I understand, with the poor law?—That is so.

822. Will you tell us what is the authority which administers the poor law?—The authority that administers the poor law in Copenhagen is the burgomaster, who is nominated by the municipality, and confirmed by the Crown. In the towns it is the town councils, or committees of them. In the country districts it is the communal authorities who act for two or three parishes, which are joined together to make a commune of administration.

823. We will take the communal authority to begin with; is that authority representative?—It is representative, but there is a property qualification for some of the electors.

824. Otherwise they are elected, are they not?—So I understand.

825. By whom?—By the inhabitants.

826. Of whom, I believe, the majority are peasants?—The whole of the country district of Denmark is practically governed by the race of small proprietors, and the system of land tenure throws most of the land into the hands of small peasant proprietors.

827. When you speak of the communal authority, what area does that authority represent, and what is a commune?—The original governing area in Denmark was, I believe, a parish. A parish was defined as the area from which the people attended a common church. But as time went on these parishes, two or three at most, seem to have combined for the purpose of communal, or parish, or poor law administration. I may as well say now that of such communes there are in Denmark 1,069. There are also 74 provincial towns, making no less than 1,143 local governing areas in Denmark, which is a country with a population of under two and a-half millions.

828. In addition to that you have Copenhagen, which is managed under a separate regime altogether?—Yes.

829. Might it be said that the communal authority to a certain extent takes the place of the old vestry in rural districts in this country?—I should think it was very much like it.

830. With regard to the provisions of the poor law, the communal authority, I understand, are bound to relieve all destitute persons?—The words of the Act are, "The communal authority is bound to assist every person in so far and for so long as he is not in a position to furnish himself and those dependent upon him with the necessaries of life, or, in the case of illness, with the necessary medical treatment."

831. And is it the case that persons in that position have a right to claim relief from the authority?—That is the duty of the authority, and, in addition to that, in the fundamental law of the constitution there is a

Chairman—continued.

provision that every person who cannot support himself or those who belong to him, and whose maintenance is not incumbent on another, shall be entitled to receive public aid. I should say that the duty of relieving the destitute person was not a new duty imposed by the Act of 1891, or by the fundamental law of the constitution. It existed for generations in Denmark. The original Danish poor law dates from 1683.

832. When relief is given is it in the form of indoor and outdoor relief, as it is in this country?—By the provision of the Act the communal authorities are specially entrusted with the duty of giving relief, either at the applicant's own home or in an institution.

833. Is it at their discretion how much they give?—Certainly.

834. With regard to the indoor relief, there are various kinds of workhouses, I understand?—There are various kinds of workhouses in Denmark.

835. How many different kinds are there?—There are practically three different kinds.

836. What are they?—There are first of all the old poor-houses, which are buildings belonging to the commune very much of the nature of a small cottage, which is used not only for poor law but for other purposes. For instance, by Section 66 of the Act of 1891 the communal authorities are bound to provide houses for homeless persons at not more than current rent, and those houses are, I believe, used for that purpose among others.

Mr. *Lecky.*

837. They are not provided gratuitously?—They are not provided gratuitously. There is an express provision the rent is to be not more than the current rate, and in case of dispute there is an appeal to an official person.

Chairman.

838. That is one kind of workhouse?—That is one kind of workhouse which is ceasing to be used, I should imagine from the provisions of this Act, as a poor law institution.

839. What is the next kind?—The next kind is what used to be called a poor farm, which is built by communes, who voluntarily join for that purpose, supposing they are not large enough to provide one for themselves.

840. Were they established by the Act of 1891, or did they exist before that?—They were established about 30 years ago, and in 1890 there were 270 of them. There are now more than 300. They are very like English workhouses. They are for all classes of paupers, and they are under paid officers, and they are subject to a certain amount of control by the county authority; and there are regulations for their management which are issued, or, at all events approved, by the minister of the interior.

841. What area are they provided for?—One or more communes. One I saw was provided for two communes.

842. These poor-farms are provided for an area something like a small union would be?—Something of that sort.

843. They

Mr. *Leeky.*

843. They give gratuitous shelter?—Yes; they are very like an English workhouse, except that apparently no one can discharge himself or herself from an institution in Denmark without the consent of the authority.

Chairman.

844. How are these poor-farms managed?—They are managed by committees of the communal authorities. They have paid officers.

845. You mean a joint committee of the parishes within the area?—Yes.

846. They are managed then by a joint committee of the parishes in the area which they administer?—Yes.

847. They have paid officers and staff?—Yes, and their regulations are very like ours. Evidently they have learned something from our experience in that matter.

848. Are they under any central control?—From time to time the representative of the central government in each county is bound to report upon them, and he is bound to exercise a certain amount of supervision over them.

849. Who is the central authority in this case?—The county, of which there are 18 counties in Denmark; that is to say, aggregations of communes. In each of them the central authority is represented by an official called the Amtmand, who is appointed by the government. As to the supervision, the Act says "the Poor Law authorities are under the supervision of the superior authority with reference to the kind of relief which is administered"; which means, I presume, that the central authority cannot dictate the amount of relief, but only the kind of it. In the country the elected members of the county council may be invested with the control of the institution. Plans of new buildings and alterations are to be submitted for approval to the Ministry of the Interior for towns, and for the country to the county councils, and the buildings may not be occupied until those plans are approved. Then the regulations are to be approved in like manner. But the county councils are to act under the exact instructions of the Minister of the Interior, and those regulations are to be hung up in the workhouse.

850. What is the third class of workhouse?—The third class of workhouse is what, for want of a better name, may be called the compulsory workhouse.

851. How long have they been in existence?—Apparently they have been in existence for a very considerable time, but they were found useful, and by the Act of 1891 it was made obligatory on every county to provide a compulsory workhouse of sufficient size.

852. Who are they managed by?—They are managed by the county authority.

853. What is the character of these compulsory workhouses, and for what purposes are they used?—They are used for vagrants, for beggars, and for that class of pauper who would be called able-bodied or troublesome—idle persons.

854. And generally bad characters?—Bad characters or shiftless persons.

855. What regulations are they subject to, and what is the treatment of the inmates of these workhouses?—The inmates are kept at work—to

Chairman—continued.

severe work. The compulsory workhouse in Copenhagen is, I think, without exception the best administered institution of the kind I ever saw, so far as industrial work is concerned.

856. Are the compulsory workhouses largely used?—Yes, they are largely used. I should say that the one in Copenhagen has not only a branch where the inmates are put to labour of this sort, but it also has a branch which is practically a prison—that is to say, where the people are kept under lock and key. That is for the worst class of cases, the very refractory ones.

857. Is that kind of compulsory workhouse limited to the branch in Copenhagen?—No. I think it is universal. In Copenhagen the present prison branch for women is at the ordinary compulsory workhouse. They also have a prison branch for men in a separate building.

858. Does that Prison Branch system of the compulsory workhouse prevail in other parts of the country, or is the prison branch limited to Copenhagen?—That prevails in other parts of the country. The section about that is this: "In case of breaches of order or of morals or of disobedience, insubordination, drunkenness, quarrelsomeness, idleness, leaving workhouse without permission, damage to property, and other irregularities, public or private, the Poor Law Board can sentence the persons who receive public support and have committed any of these offences—in each case with the concurrence of the head of the police—to prison, or to compulsory labour for a period of six months.

859. You have told us already they are compelled to work; are they paid for this work?—In Copenhagen they are paid according to a fixed scale.

860. Are they paid elsewhere than in Copenhagen?—In every workhouse I went to in Denmark the people got something or another in the way of pocket-money.

861. In Copenhagen they were paid on a fixed scale?—They were paid on a fixed scale of 4*d.* or 5*d.* a week; some small sum of that kind.

862. Are you aware whether there was a fixed scale in other workhouses in the country?—I do not know; but I should think it would be included in the approved regulations issued by the Minister of the Interior.

863. Are these small wages handed over to the people who are made to work?—Speaking now of the compulsory workhouses, a small portion, perhaps one-fourth, is handed over to them, and the rest is saved for them; so that in time they may have enough to provide themselves with a fresh kit, and be able to satisfy the condition of discharge, which is that they can show means of living for some time at all events. It gives a man a second chance.

864. Then they are discharged from these workhouses when they have got sufficient means to maintain themselves out of it?—When they can show that there is a reasonable probability of their living outside.

865. And I suppose the object of all of them in the compulsory workhouses is to acquire that position as quickly as they can?—They are extremely well-fed there.

866. You would not say they are all anxious to leave these workhouses?—I do not think so. They

Chairman—continued.

They seemed to me singularly contented. They are kept from drink, and they are kept clean and so on.

867. And what do you say as to the prison branch?—That is really a prison. There is a provision in the Statute that cells can be used for not more than two months of the six.

868. With regard to Copenhagen, what are the workhouses like there. I think you speak highly of them in the statement you make?—They have a classified series of workhouses. They have a very large workhouse for the old and infirm. The day of my visit there were 1,355 inmates, and sometimes there are as many as 1,800 or 1,900. It is built very much like a modern English workhouse, blocks for the ordinary inmates and an infirmary for the sick. Then besides that they have what they call the workhouse, which is in three branches; one a sort of receiving ward for children who are waiting their turn to be boarded out; another block for people of decent character who can still do some work; another block for the sick, which is, I should think, judging by the number of persons who die there, for the more or less acute cases. Then they have a third series of institutions, the compulsory workhouses. Also I should say that the municipality spends a very large sum in the year in providing hospitals. They have some very fine hospitals which are maintained almost entirely by the municipality.

869. You have told us of these three different kinds of workhouses. Who decides to which kind of workhouse the applicants for relief are to be sent. First of all, to whom is the application for relief made?—To the communal authority, who decides upon the form of relief.

870. They apply to the communal authority, and does the communal authority send them at their discretion to either of the three classes of workhouses?—Yes.

871. I think you said just now that the first class is becoming almost disused?—Yes. There were still many of them in 1890.

872. Then the communal authority at their discretion sends the applicants for relief either to the poor farm or to the compulsory workhouse?—Yes.

873. Is that entirely at their discretion?—Except that in the latter case if they are sent under Section 41 of the Act, they must get the consent of the head of the police.

874. Before they can send them to the compulsory workhouse they have to get the consent of the head of the police?—Before they can put them to the compulsory workhouse for a fixed term.

875. Are you speaking now of the prison branch?—Yes.

876. But they can send them to that part of the compulsory workhouse which is not a prison branch entirely at their discretion?—I am not certain, but I think they can under the Act.

877. What do the poor farms include; do they include infirmaries and provisions for the sick and for children, like an English workhouse?—Yes.

878. Officers are provided?—Yes.

879. Medical officers?—There is always a visiting medical officer, I believe.

Chairman—continued.

880. Is he provided by the communal authority or by the central government?—By the government. It is part of the duty of the medical officer to visit the institutions. In Denmark the State pays the medical men, and the communes use him by paying for his journeys.

881. The medical officer is paid by the State?—Yes.

882. Is he appointed by the State?—I suppose he is.

883. Then these authorities can get the use of these officers by paying for their travelling expenses?—Yes.

884. They send for them when they want them?—Yes, in exactly the same way as they can utilise the services of the midwives who are appointed for the counties. There are a great number of registered midwives in Denmark, over 700.

Mr. *Llewellyn.*

885. They are paid by the State?—They are paid by the counties, but the communes use them by paying their travelling expenses.

Chairman.

886. Have you any information as to the numbers who are in receipt of relief?—I have information as to the numbers who are in receipt of relief in Copenhagen; but there are no statistics as to the numbers in receipt of relief in the country districts, only of the expenditure.

887. I think you said that in Denmark classification is practised; is it of the workhouses or of the paupers?—Both. The Act is very strong about that. It says, that persons who are quarrelsome, idle, and intemperate, are not, except in cases of emergency, to be admitted to institutions in which respectable old persons, who are wholly or partly incapacitated for hard work, are housed, or in which there are children; and in any case they must be kept separate. Then married couples are not to be separated except for a short time. Then, the sick are to be sent to a hospital, or the sick ward or infirmary of some institution for the poor.

888. But do I understand you to say that there is classification of the inmates in the workhouses themselves, as well as classification of the workhouses?—Certainly, there is classification in the poor farm. The children do not live in the same ward with the adults. I do not mean classification carried out in the elaborate sort of way that is now adopted in some English unions, or as is suggested to be adopted in a great many more. But I mean the ordinary classification of age, sex, sickness, and so on.

889. But there is not a distinct classification or attempted classification between what may be called the deserving and the undeserving?—No. The very precise enactments of the Act of 1891 would lead one to suppose that up to that time there had been considerable defects in the Poor Law institutions in the country. I should like to point out to the Committee that the communes who administer poor law relief may associate with themselves voluntary committees, rather on the Eberfeld principle, who shall assist them in investigating cases of relief and shall generally advise them as to how the

Chairman—continued.

the cases shall be relieved. That is to say, you have alongside the board of guardians charitable persons forming themselves into associations to assist the boards of guardians. That plan was tried in Copenhagen some years ago, but it broke down; the town was too large; and it broke down there, just the same as it has broken down in some large German towns, but I am told that such committees are working, and working well in the country districts.

890. Are paupers disabled from voting at elections?—Yes, a pauper cannot vote in any election if he has had relief without repaying it for five years.

891. If he repays it he recovers his vote?—If he repays it he recovers his vote. Something turns on the pension scheme with reference to that.

892. In addition to the reforms which were made in the poor law, an Act was also passed in 1891, I understand, for the creation of a system of Old Age Pensions?—Yes.

893. Who is the pension authority in Denmark?—The pension authority is the communal authority.

894. Then the same authority deals both with pensions and with poor relief?—Yes.

895. Applications for a pension, I understand, then must be made to the communal authorities?—It must be made to the communal authority in a form authorized by the Minister of the Interior, accompanied by certain information as to the place of the patient's birth settlement, and his means, accompanied by a declaration.

896. Are there conditions which are required to qualify for a pension?—Yes, he must be in enjoyment of the rights of a native-born subject.

897. How many conditions are there?—There are three main conditions, including the one that he must be over 60 years of age and without the means of providing himself or those immediately dependent upon him with the necessaries of life or with proper treatment in case of sickness.

898. Are there any other conditions?—The Committee will observe that that condition is almost identical with the condition which entitles a person to public relief. The other conditions are that he must not have undergone sentence for any transaction generally considered dishonourable.

899. That is a disqualification. But what are the distinct qualifications. First of all, he must be 60 years of age?—And he must be in enjoyment of the rights of a native-born subject.

900. And he must practically be destitute?—Yes.

901. Those are the three conditions which are required to qualify for a pension?—Those are the three conditions.

902. Is it going too far to say that he must be practically destitute, that he must be unable to maintain himself?—The words are quite plain, I think, "without the means of providing himself or those immediately dependent on him with the necessaries of life, or with proper treatment in case of sickness." I do not know that you could have a better definition of being destitute than that.

Chairman—continued.

903. Then I understand there are some disqualifications?—There are three disqualifications.

904. Will you kindly tell us what those are?—He must not have undergone sentence for any transaction accounted dishonourable, and in respect of which he had not received rehabilitation. His poverty shall not be the consequence of any actions by which he, for the benefit of his children or others, has deprived himself of the means of subsistence, or caused by a disorderly and extravagant mode of life, or in any other way be brought about by his own default. He must not have received Poor Law relief, nor been convicted of vagrancy or begging during the ten years before he makes his application, and must have had a fixed residence in the country for the same period.

905. Has he the right to claim a pension subject to those qualifications and disqualifications, or does it rest with the communal authority to grant or to refuse a pension at their discretion?—If he complies with the conditions it is evidently the duty of the communal authority to relieve him; to give him a pension. If it does not, he has an appeal. The words of the Act are these: "When the inquiry has terminated the communal council decides whether the applicant has a claim to old age relief; and, in the event of his claim being good, the nature and the amount of relief to be extended to him."

906. Are you speaking now of poor law relief or of a pension?—I am speaking of a pension, old age relief.

907. Then he has a claim to the pension provided he fulfils the conditions?—It is the duty of the commune to decide whether he fulfils the conditions, and if they are of opinion that he does, then they are to give him the pension. The Act further goes on: "The relief must be sufficient for the support of the person relieved, and of his family, and for their treatment in case of sickness, but it may be given in money, or in kind, as circumstances require, and consist in free admission to a suitable asylum, or other establishment intended for that purpose.

Mr. *Hedderwick.*

908. If they decide against him there is an appeal?—If they decide against him he has an appeal. Complaints from applicants regarding the decisions of the communal authorities under this law cannot be brought before the law courts, but must be laid before the superior authorities, whose decision is final. If the complaint is entertained, the matter can be brought before the Minister of the Interior.

909. The superior authorities being whom?—The superior authorities being the Amtmand—the county authority who is under the supervision of the Amtmand or in Copenhagen, the Minister of the Interior.

Chairman.

910. Now, with regard to the disqualifications, one of them was to this effect, that if any person had been sentenced for anything dishonourable he would be disentitled to a pension; who is to decide what is to be held to be dishonourable, and what does that mean?—That means that if he has been sentenced for an offence in a way which would lose him his vote—his public franchise

Chairman—continued.

franchise—he is disqualified. Whether he is disqualified or not in the case of the public franchise depends upon the courts, who have to decide whether the offence for which he is convicted is one that is dishonourable or not.

911. That is decided by the courts?—That is ultimately decided by the court; the registration court, as we should say.

912. Under those circumstances he becomes disentitled to relief?—Yes.

913. Then another disqualification is, that he has wasted his means?—Yes.

914. Is that again decided upon by the courts or by the communal authority?—That is decided by the communal authority.

915. And the question of whether he has received or has not received poor relief is, of course, a matter of fact on which they have to get evidence and to decide also?—Quite so.

916. When you state that he is disqualified by the receipt of poor relief, does that mean the receipt of relief at any time or within a certain number of years?—He must not have received relief for 10 years previous to the application. That is to say, if he is 60 years of age, he must not have received relief since he was 50.

917. There is no proof or test of thrift required to qualify for a pension?—None whatever.

918. Is sobriety not a condition?—No. Some people say there ought to be tests of thrift and sobriety. I am talking now not of my own opinion, I am talking of the opinions expressed to me by the Danes engaged in the administration of the Act.

919. Did you ever hear whether there were known cases where people guilty of insobriety continued to retain their pensions?—Not specifically; but it was evidently rather a sore point with some of the administrators.

920. There are sometimes complaints made upon that ground?—Yes.

921. Can the pensions when once given be stopped or withdrawn?—Yes. The pensions can be stopped or withdrawn under certain specified conditions, which are these. Should the pensioner be guilty of any action, which according to Section 2 (that is the disqualification section) would exclude him from admission to the old age relief, or should he squander what is given to him for his support, the relief ceases; or if the recipient marries and afterwards requires a larger measure of support than what was given to him when he took a wife. So that the pensioner has to be under supervision if the pension committee do their duty. But, as a matter of fact, I do not think pensions are very often taken away. I think that the pension is usually considered to be a permanent provision, and that is one of the reasons why it is more acceptable than the ordinary poor law relief.

922. Can you tell us what the usual amount of the pension is?—I can give you that in great detail.

923. Is the amount of the pension fixed by law?—The amount is not fixed by law. It is entirely at the discretion of the communal authorities; and it is quite evident from the figures that there is a very large diversity in administration as to the amount of pension given in different parts of the country.

Chairman—continued.

924. On what principle is the amount fixed by the authorities who have the discretion?—The amount is fixed apparently on precisely the same grounds as the amount of outdoor relief given in this country is fixed. That is to say, the pension given is apparently just what would supplement the man's earnings or means so as to enable him to live.

925. That is to say, as a rule then the pension which is given would not be enough to support the recipient unless he had additional means?—So far as I can judge from the returns it would not be too much to say that the pension is never enough to support the pensioner unless he had additional means.

Mr. *Lloyd-George.*

926. Is the amount fixed by the communal authority for all cases, or does the commune decide in each individual case the amount that should be given?—The commune is under no obligation to have a scale; but in Copenhagen, where the pension and the poor law is administered with very great care, they have a scale for their own guidance.

Chairman.

927. I think what Mr. Lloyd-George wanted to ask and what is interesting to learn is this: Do they give the same amount to all individuals or do they arbitrarily fix in each case how much or how little an applicant should have?—The two communes with which I am specially acquainted fix the amount in each case according to their discretion, and all the man's earnings and means are taken into consideration, and the amount of pension given to him is a supplementation of those means.

928. In giving any pension then, account is taken as a rule, I suppose, of any other receipts or any other income that the applicant may have?—Yes, that is so.

929. Exactly, as you say, as outdoor relief is given here now?—I have here a paper on this point which is written in rather delightful English by a man who knows; and he says this about it: "This is the weak point of the pension scheme, that the applicant is obliged to be entirely without means. People who have saved small sums by perhaps denying themselves nearly everything, are advised to spend what they have saved and first get entirely without means so that they may be entitled to get a pension. In that way a premium is put on unforeseenness and neglect. Why should a person save anything for his old age when it is only a hindrance for him to get a pension"? That is what one gentleman who knows wrote to me about it.

930. You said just now, I think, that the amount of the pensions given was never enough to maintain the applicant without some supplementary means; what happens in the case of those applicants who have no supplementary means whatever of their own; are they sent to workhouses?—I should think they would be those cases who are admitted into the homes for pensioners; the communal authority having the right to give pensions either in a home or outside. At the present moment in Copenhagen they are building a wing to the old age workhouse

Chairman—continued.

house to contain 400 pensioners. The administration of that wing will be a part of the workhouse management.

931. I think you said that in Copenhagen the amount of the pension was settled on a different principle, and that there they had a scale?—It is the same principle, but they probably secure greater uniformity of administration by having a fixed scale. I am informed that there, by means of the investigating officers, and the questions (of which I have a copy here) which are administered to the applicant, they find out the whole means of the applicant. They then take any means which obviously depend upon thrift, as, for instance, allowances from a benefit society, at one-half. They take pensions and legacies at three-quarters, and they take all other means in full, except that if a man has a small sum, a pound or two in his stocking, they do not take any notice of it at all. They let him have it.

932. Then it is the fact that in Copenhagen the workhouses are managed by a totally different authority?—No.

933. The authority in the case of Copenhagen is an authority on behalf of the central government?—He is nominated by the municipality, but he is confirmed by the central government.

934. He is elected by the municipality?—He is nominated, so to speak, by the municipality. He is confirmed by the central government, and he is in very close touch, apparently, with the Minister of the Interior.

935. But at all events the management, both for pensions and for poor relief, in Copenhagen is quite different from what it is in other districts of the country?—Yes.

Mr. *Hedderwick.*

936. May I ask, upon that point, whether the scale has anything to do with the cost of living in Copenhagen?—The scale has nothing to do with it; but the sums paid in Copenhagen are considerably greater than the sums paid in the country, as you may expect. For instance, the number of single men getting over 4*s.* 6*d.* a week in Copenhagen is 7·5 of the whole, whereas in the country districts it is only 2·3 of the whole.

937. I asked you a question just now to which I do not think we had an answer. Can you give us the average amount of the pensions which are given by the communal authorities?—Shall I give you them for the whole country?

938. What I want to know is, as nearly as you can tell us, what the pension comes to; how much it is that the recipient gets, on the average, from the communal authorities?—The average pension was, in 1896, in the country, 2*s.* a week.

939. What is it in Copenhagen?—In Copenhagen it is 3*s.* 4½*d.* In the provincial towns it is 2*s.* 8*d.*; and in the market towns, which is the largest figure, 3*s.* 7*d.*; the fact being that in the market towns is the wealthy suburb of Copenhagen called Frederiksberg, where they give more. These sums are for heads of families. For single persons the amounts were, for the country districts, 1*s.* 4*d.* a week; for Copenhagen, 2*s.* 8*d.*; for the provincial towns, 2*s.*; and for the market towns, 3*s.*

940. How do you account for the very different

Mr. *Hedderwick*—continued.

scale upon which these pensions are given? Is it because the authorities are able to afford more, or because the cost of living in one case is greater than it is in the other?—I attribute it to two reasons. One is that the needs of a person living in a town are greater than the needs of persons living in the country, and, therefore, he gets more pension. I also attribute it to the fact that in all probability in the country districts, where the governing bodies are peasant proprietors, you most likely have greater economy in the administration of the local funds.

941. They are more anxious, I suppose, to keep the rates off the land?—I may say, as an illustration of that point, which seems to be rather the crucial point of the whole investigation, that in the market towns no less than 50 per cent. of the pensioners get over 4*s.* 6*d.* a week—that is, heads of families. That includes Frederiksberg, the rich suburb I spoke of.

942. The average in the market towns, I think you said, was 3*s.* 7*d.*?—Yes, in ordinary market towns.

943. But they get in many cases as much as 4*s.* 6*d.*?—Yes. Whereas in the country districts only 5½ per cent. get as much as that.

944. From what sources are these pensions paid?—Local funds, locally raised.

945. Are they paid entirely out of local funds?—Half of them. Half the pensions are paid by the State, but the State contribution is limited to Kr. 2½ million in the year (111,000*l.*).

946. Does the fact of the State contributing one-half of the pensions induce the communal authority to give pensions as freely as they can, and so relieve the cost of the local rates?—That would *prima facie* seem to be the probable result, that a certain number of the poor law cases would be transferred to the pension list. Of course it does not follow that because they have been in the receipt of poor law relief they would therefore be disqualified from the pension; they might be persons whom the Danish legislature contemplated as being pensionable. But certainly the drop in poor law relief since the passing of the pension Act has been quite remarkable. Poor law expenditure had risen enormously fast in Denmark up to apparently the late 80's. Then in 1890 there was somewhat of a check, but not very much.

947. It is the fact, I think, that the result has of late followed upon the payment by the State of one-half the pensions that the cost of poor law relief has very considerably decreased, and the amount expended on pensions has considerably increased?—That is so.

948. I think you said just now that under the Act of 1881 the amount to be given by the State was limited to a certain sum?—Yes.

949. Has that sum been exceeded?—It has been already exceeded by 20 per cent., and there is another further increase anticipated.

950. Has the decrease in poor relief been less than the increase in expense of pensions?—No; the increase in poor relief since 1890 has been about 70,000*l.*; that is to say, from a total expenditure of 438,000*l.* it has fallen to 377,000*l.*

951. What has been the increase in pensions?—The total expenditure in pensions in the same year

Mr. *Hedderwick*—continued.

year, 1896, amounted to 226,000*l.*, of which the State paid half; so that from the point of view of the communal authorities they have to pay 113,000*l.* in pensions and new expenditure, but they have saved 70,000*l.* in poor law; and the general opinion appears to be that, so far as the country districts are concerned, the local rates will not lose at all by the pension; the extra cost of the pensions will be entirely met by the State contribution. I should like to say here that there may be other causes in operation which would tend towards a decreased poor law expenditure. For instance, the Act of 1891 has been passed which, no doubt, would tend to a better administration of the poor law; also the Elberfeld committees, working alongside the boards of guardians, as we should call them, would have a tendency to better administration; and then again we must not forget the fact that Denmark is exceptionally prosperous, owing to the fact that they have got this butter business, and agricultural produce business, to a state of very high perfection. All those things together may account for the fact that the Poor Law expenditure has fallen. But I do not think there can be any reason to doubt that there has been a considerable transfer of pauper causes on to the pension list.

Mr. *Lloyd-George.*

952. Perhaps Mr. Davy overlooked one point which he has got in his statement, that the new pension law is an inducement to keep off the rates after the age of 60?—Yes, that is so.

Mr. *Hedderwick.*

953. May I ask the total poor relief of which 70,000*l.* has been saved?—In 1892 it was 438,750*l.*; in 1896 it dropped to 377,137*l.* But the value of those figures is merely as affording a comparison as between one year and another. I should not press them at all as, for instance, showing the differences of burden of the poor law between England and Denmark, because the classes of cases are so very different. I mean to say that certain expenses which would be included in England are not included in this.

954. As far as you can judge from your short experience is it the fact that pensions are much more popular than poor relief?—Everybody told me that that was the case.

955. They feel that they are better off on a pension than they are with the poor relief?—I do not know quite how to explain it, but they do; at least everybody agrees that they do.

956. There are no disabilities as regarding voting attaching to a pension?—No, the pensioner is secure from two or three things. He does not lose his vote. But, then, that only concerns the men, not the women. He cannot be removed—and it always seems to me a considerable hardship on a poor person that he should be removed from the place where he chooses to live to the place of his settlement. He can live where he likes, which of course the pauper cannot.

957. And once having got the pension, I think you said it is practically permanent?—So they tell me. But that is a matter of administration

Mr. *Hedderwick*—continued.

locally. The pension can be taken away, or varied, or altered.

958. Is there any practical difficulty, so far as you can judge, in the two systems; namely, the poor law system and the pension system, being worked by the same authority?—With pensions which are not fixed in amount it seems inconceivable that they should be worked by any other authority than the poor law authority.

959. Would that be your opinion with regard to pensions which were fixed in this manner, not on a hard and fast line, but where there was a maximum and minimum. Your observation makes me remember the evidence that was given to us by the Charity Commission the other day; they have systems of pensions, and in all cases there is no fixed amount; but the pension is given between, say, 5*s.* and 8*s.*?—Yes; but in those cases the pensions would be given out of the charitable funds, and they would not be given to persons in receipt of relief; at least they ought not to be given if, as I suppose, the Charity Commissioners pay every sort of regard to Lord Hardwicke's famous decision with regard to charitable funds and the poor law. But, you see, they would not be given to paupers and they would be given out of the charitable funds, whereas these funds may be given to paupers.

960. Do I understand you that in Denmark the person in receipt of a pension may also be in receipt of poor relief?—No; he could be transferred from one body to the other.

961. Do you mean to say they can stop his pension? I thought you said it was practically permanent?—If he is in receipt of relief after 60, if he complies with the conditions, he can be transferred from the pauper list to the pensioner list.

962. He cannot be transferred back again?—Not unless he misbehaves himself, or unless the pension given to him is insufficient to support him. They always contemplate the possibility of that, and then he is relegated to the poor law.

Mr. *Hedderwick.*

963. How can that take place if he has to be off the poor law for 10 years?—You see he might have been in receipt of relief after he is 60.

964. But he cannot be in receipt of relief between 50 and 60, or else he would not get a pension?—No.

965. Then how can you transfer a man from the poor law?—If a man is in receipt of relief after 60 at the time of the passing of the Act it does not disqualify.

Chairman.

966. From what you have seen and learnt of Denmark, and your knowledge and experience of the poor law of this country, do you think that a system of old age pensions, not necessarily on the same lines as the Danish system, might be established with advantage in England?—You are asking generally as to my opinion?

967. Yes?—I cannot conceive how you could adopt any system of pensions in this country which will not be open to the objections which all experience has connected with the grant of outdoor relief. I further think this—and this is a point on which I feel very strongly—the poor law has now been in operation in this country

Chairman—continued.

country for 60 years; it has had two objects; one has been to relieve, and one has been to dispauperise. The administrators of the poor law have never left out of account that the condition of the pauper ought to be worse than the condition of the independent labourer, and therefore that the poor law should be so administered as to ultimately do away with its necessity, and I claim for the poor law that it has been extraordinarily successful in dispauperising; that it has lowered the rate of pauperism by more than one-half even within my own experience; and I think that a right to a pension would be an abandonment of the policy of dispauperisation,

Chairman—continued.

and would accept as a permanent fact that the English people should always have a fringe of pauperism attached to them.

968. At the same time I understand that this system according to your evidence gives great satisfaction in Denmark, and I do not understand that you think it has worked on the whole otherwise than well?—I have no evidence as to its effect on wages. I have no evidence as to its effect on thrift; it has no doubt been popular with the people themselves, and I know that even some with whom I have conversed, who have devoted some attention to economic questions, are in favour of it.

Monday, 12th June 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Sir Walter Foster.
Mr. Hedderwick.
Mr. Samuel Hoare.
Mr. Lionel Holland.
Mr. Lecky.
Mr. Llewellyn.
Mr. Lloyd-George.
Mr. A. K. Loyd.
Sir James Rankin.
Mr. Woods.

THE RIGHT HONOURABLE HENRY CHAPLIN IN THE CHAIR.

Mr. JAMES S. DAVY, recalled, and further Examined.

Mr. *Samuel Hoare.*

969. THERE are one or two questions I should like to ask with regard to your statement on the first occasion of your giving evidence here; am I right in understanding that the general average of pensions in Denmark is 2*s.* 3*d.* per week for heads of families; 1*s.* 7*d.* for single men; and 1*s.* for single women; I take that from your statement at Question 577, in answer to Sir Fortescue Flannery?—I do not think I gave the average annual payment for the whole country except in another form, where the average for the whole country is 2*s.* 4*d.*

970. Your statement at Question 577 is: "The result is this—that the amount of pension given is very low; the average for the whole country is, for single persons in 1896, 75 kroner a year—a kroner is 1*s.* 1½*d.*,—which is, as I calculate, about 1*s.* 7*d.* a week, and for heads of families it is about 2*s.* 3*d.* a week"; is that independent of Copenhagen?—No; that includes Copenhagen; that is the whole of the country.

971. I understand that in Copenhagen and Frederiksberg, the rich suburb of Copenhagen, it has increased up to 3*s.* 6*d.* a week or something like that?—The pension is much higher there.

972. I gather you were surprised somewhat from your investigations that the people were satisfied with these small pensions?—Yes.

973. Were your investigations carried on chiefly in Copenhagen and in the neighbourhood round Copenhagen?—Yes.

974. I understand you found that there was a very strong system of co-operation for trade purposes all over that district?—So I am informed.

975. Did you ascertain any facts as to whether there were any, and, if so, what provisions, for thrift amongst the working classes in Denmark?—There are very many friendly societies. There is a large sick club, to which, I believe, no less than 10 per cent. of the whole of the Danes belong; and further there is a provision in the Poor Law Act to the effect that "if a member of a medical aid society on account of illness, stands in need of relief after the support given by his society, expires according to its rules, he is entitled to a support by the commune to the same amount which he received from the medical aid society, and this support is not to be considered poor relief."

Mr. *Samuel Hoare*—continued.

976. Are these friendly societies in Denmark carried on somewhat on the same lines as friendly societies in this country?—That I cannot say, they are probably more in the nature of sick clubs, but there are many trade organisations, I was told.

977. Did you ascertain anything with regard to the savings banks in Denmark—whether they were largely availed of by working people?—Not specifically, but there is no doubt there is a great process of saving going on.

978. Did it come before you whether annuities could be purchased through the savings banks or from the Government?—That I cannot say.

979. Did you ascertain whether these thrift societies and friendly societies have been affected by the passing of the Act of 1891?—I was told there was no evidence at all as yet as to the effect of the 1891 Act upon thrift.

980. You did ask that question?—Yes, I asked, you will understand, for some specific facts which would be useful, but I could get none, only expressions of opinion which one might have expected.

981. Did you happen to meet any people who had taken an interest in the working of these societies?—No, except that everyone takes a great interest in social questions apparently in Denmark.

982. When you said that 10 per cent. of the Danes belonged to friendly societies, do you mean that 10 per cent. of the whole population belong to friendly societies?—I was talking of this special sick club, which is subsidised by the State.

983. That is a sick club subsidised by the State.—Subsidised by the State, and specially favoured by the clause which I read in the Poor Law Act.

984. So that the State, if I understand it, finds as much for the subscribers to the sick fund as the sick club fund finds itself; is that so?—I think not; I think the State finds one-third.

985. You made a statement to the effect that those who received Poor Law relief at once experienced certain disqualifications?—Yes.

986. But

Mr. *Samuel Hoare*—continued.

986. But you also mentioned that they could do away with those disqualifications, if I understood you rightly, by repaying the cost of the relief?—Within five years.

987. Did you ascertain whether it was a common thing for a man who had been in receipt of Poor Law relief to repay his expenses?—No, and I think the matter is probably a little complicated, because in Denmark, if a pauper is entitled to support by a relation, say, and he comes on the poor rate, the relation is considered to have received poor relief; so that in that way you might have a good many cases of reimbursement,—more than you would have in this country. Then, further, all paupers' goods have to be registered at the time of receipt of relief, so that the Poor Law authority may have a claim on them hereafter, and it is only in certain cases that a pauper is entitled to discharge from that liability; and I should suppose that repayment would occasionally be the condition of discharge.

988. Do you mean that one member of a family could suffer under these disabilities because another member of the family had obtained Poor Law relief?—Yes.

989. That would be, that say, a father would suffer under disabilities if his son obtained poor relief?—Yes.

990. Would it be possible to carry out any system of a similar kind in this country, do you think, with regard to the removal of the disabilities by the repayment of poor relief?—Possibly, I think, Mr. Rathbone's Bill, with regard to relief in the case of infectious diseases, is rather analogous to that.

991. You stated that since the introduction of the 1891 Act there has been a considerable reduction in the amount expended on account of Poor Law?—Very considerable.

992. You said, I think, that as much as 73,000*l.* had been saved to the rates; that was your expression?—Yes, since 1892.

993. But the local contribution to the pension fund, at the time for which you give these figures, amounted to 113,000*l.*?—Yes.

994. That came, I take it, from the rates?—Yes.

995. So that while the ratepayers have saved 73,000*l.* by the introduction of this Bill their liabilities have increased by 40,000*l.* to 113,000*l.*?—Yes.

996. So that the ratepayers under this Bill are finding 113,000*l.* in place of the 73,000*l.* which they have saved from the administration of the Poor Law?—Being a net loss of something over 40,000*l.*

997. If so the pensions have increased the rates, by, roundly upwards of 10 per cent.?—Something of that sort; but I may say that as regards the decrease of expenditure the decrease was not uniform. It was rather more in the country districts, and that seemed to be a matter of comment at Copenhagen. Perhaps it may be said that so far as the country districts were concerned they had got a greater benefit or rather had suffered a less loss from the introduction of the pension scheme than the towns.

998. But I gather you were under the impression that there was an inclination on the part of those who have to deal with these old deserving poor to pass them on to the pension fund rather than to keep them on the poor relief?—That was alleged to me.

Mr. *Lecky.*

999. I understand that all this pension scheme in Denmark is totally unconnected with friendly societies and thrift societies; it has nothing whatever to do with them?—Nothing.

1000. The same tribunals administer the pensions and the Poor Law relief?—Yes.

1001. The Poor Law relief in Denmark is very much more graduated than it is with us, with the pension system at the apex and the prison department of compulsory workhouses at the base?—Yes.

1002. I suppose there are not more than two things that distinguish clearly the pension system from the ordinary Poor Law relief, one being that it comes chiefly from the taxation and not from local rates?—It comes half from imperial taxation and half from local rates.

1003. And the other, that it does not carry with it a disqualification as to voting?—Yes, and also that it is looked upon as being a more permanent provision than the ordinary relief would be, although there are provisions in the Pension Act that the pension may be varied by the authority. And what seems to me a point of very considerable importance, is that the pensioner is not liable to be removed to the place of his settlement; he is bound to be relieved where he sits.

1004. But that means that the Poor Law relief is based much more on the discrimination of merit than it is with us?—In theory it is, but I fancy an ordinary English board of guardians according to its lights does consider merit.

1005. I rather infer from an answer you made on the last occasion that you do not think you can draw very much of a lesson for a country like England from a country with a small stationary peasant proprietor population, and with only one considerable town in it; the circumstances are extremely different from those of a country like England?—Certainly; in a country where there are people very much of one occupation, the yeoman class, I think you can try experiments in economics with much less risk.

1006. It is a very stationary population, is it not?—The increase is about 1½ per cent.

1007. I mean they do not move much from place to place?—That is one of the difficulties which I think I ought to put before this Committee with regard to this pension scheme. There is a Law of Settlement in Denmark which, as you might expect, is a very stringent Law of Settlement, looking at the very great number of local authorities that exist in the country. The pensioners cannot be removed from the places where they are; they stay where they are, and the commune of their settlement has to pay three quarters of their cost to the commune of their residence. As the amount of pension depends upon the discretion of the local authorities it was naturally objected that the pensioners would flock to those places where the pensions were highest, and that has evidently been a matter of considerable anxiety to the administration. All I can say

Mr. *Lecky*—continued.

is that the figures do not show that there has been any migration of deliberate purpose in that way. It does show a considerable increase of non-settled pensioners, and a considerable migration from the county to the town, but it is not so large that one can safely say it is attributable to the deliberate desire to get larger pensions; because there are many reasons in Denmark, as here, why agricultural labourers should flock into the towns, and that has occurred in Denmark as it has here. For instance, in 1840, out of every 1,000 persons, 793 lived in the country, and by the last returns, of 1890, only 660 lived in the country, which means that the towns increase at the expense of the country folk.

1008. Do you think that a large proportion of the pensioners are embarrassed peasant proprietors, because that is the agricultural type in Denmark, as I understand?—I should not think so. There are labourers as well. I can give you the exact classes in Copenhagen from which the pensioners come (though not in the country) which may be of some interest to the Committee. In Copenhagen 45 per cent. of the pensioners were unskilled labourers; 37 per cent. were skilled labourers who had been employed by others; 15 per cent. were those who had or had had business of their own. Brain workers, teachers, and so on, only account for just 2 per cent.

Lord *Edmond Fitzmaurice.*

1009. Have you visited Jutland, as well as Copenhagen?—No.

1010. Do you think there is any marked difference between the circumstances of the Danish islands and Jutland with regard to this matter?—Jutland is much poorer, but I could not discover there was any marked difference in the way of administering the pensions.

1011. You were able to inquire as to that of the Government officials at Copenhagen, I suppose?—Yes.

1012. Have you at all considered whether one of the reasons of the great fall in the Poor Law relief which you mentioned the other day may not be owing to the great changes in the Danish law of land tenure of late years?—Possibly that might be a reason, but I should rather attribute it to this reform of the Poor Law of 1891 as being one of the reasons.

1013. Have you seen the report presented to Parliament in 1870, in reply to Lord Granville's circular on Danish Land Tenure and its general effect?—Yes.

1014. You have borne that in mind in the evidence you have given?—Yes.

1015. Is it not also rather likely that the greatly increased power of the Danish peasant proprietors has been one of the reasons why they have succeeded in transferring burdens, which formerly were borne by the Poor Law, on to the State Exchequer?—That is quite possible; it would seem natural.

1016. I think you are aware that the whole tendency in Denmark, during the last 30 years, has been to turn the peasant who was almost an *adscriptus glebæ* into a peasant proprietor, and that the whole power in Denmark is practically in the hands of that class?—The tendency has been to break up manors, and get rid of manorial rights, by constituting small holdings.

Lord *Edmond Fitzmaurice*—continued.

1017. Has there been a steady tendency ever since on the part of the Danish peasant to relieve his local burdens at the expense of the Exchequer?—That I cannot say; it seems very probable it would be so.

Mr. *Llewellyn.*

1018. I wish to ask a question as to the qualification or disqualification with regard to residence in the country, and I ask the question because I have in my hand a reprint from the "Yale Review" of an article written by Mr. A. W. Flux; you stated that an applicant must be native-born in order to receive this pension?—Perhaps I went too far. The section of the Act of 1891 says, "on condition he is in enjoyment of the rights of a native-born subject."

1019. One of the questions,—indeed, the first question to be answered by the applicant for out-relief, as published in that article, is this: "Has the applicant been regularly resident in this country without intermission for the last 10 years; if so, where, and for how long, in each place?"—I think that must be with regard to Sub-section (*c*) of Clause 2, of the Act, as being one of the conditions of obtaining old age relief. The first section says that one of the conditions of the receipt of pension is "that he is in enjoyment of the rights of a native-born subject," and then in Sub-section (*c*) of Section 2, that "for the 10 years preceding the date of this application for old age relief, he must have had a fixed residence in the country."

1020. I do not wish to delay the Committee by reading out the questions which have to be answered by the applicants, but it would be useful to have them put in as a paper?—The questions are printed at the end of Mr. Flux's article.

Chairman.

1021. You will put that in?—Yes. If I may venture to say so, the exact bearing of these questions seems to show that the applicant for a pension has to go through much the same sort of investigation as to means and circumstances as an applicant for Poor Law relief would here, and they find it convenient—as is done, indeed, in some English Unions,—to submit to him a list of questions as to his means, on which he has to make a declaration on oath.

Mr. *Llewellyn.*

1022. In this paper there are 15 different questions?—Yes; I suppose they ask him such questions as whether he keeps a dog; they generally do.

1023. Is the amount received by a person from a friendly society taken into consideration when any old age pension is being granted?—I believe all means are taken into consideration; certainly it is so in Copenhagen. It is taken at one-half its full amount in Copenhagen.

1024. Very much as in many of the unions in England, previous to the recent Act in the case of a person being insured in a friendly society it is taken, I think, at one-third?—An illogical, but useful provision.

1025. Is any difficulty found with regard to checking the accuracy of the statements made by the applicants with regard to property?—I

Mr. *Llewellyn*—continued.

was told in Copenhagen there was not; but up to 1867, apparently the whole of the relief in Denmark was practically administered by unpaid officers, and after about that date they had no unpaid officers in Copenhagen. After that date in Copenhagen they had a very complete staff of relieving officers, with the result that the pauperism of Copenhagen fell about half in two or three years; but I should suppose in a great many of these small parishes they have no paid officers, and that the investigation is undertaken by the chairman of the commune. In that case, naturally, very much would depend upon the character of the person who happened to fill that office; it would not be, judging from all analogy, as accurate an investigation as would be undertaken by paid officers.

1026. Would you imagine it would be an easier task there to check the accuracy of these statements where people do not move about as they do in England than it would be here?—I do not think so. I think that life in Denmark, except for the fact that they have so many persons who own their own land, is very much like life in England. They have not vagrants, but I think the statistics show a very free migration of people from place to place. For instance, in Copenhagen no less than 10 per cent. of those getting pensions are non-settled persons, and the accounts of moneys received on account of what we should call non-settled pension relief are very complicated, they amount to large sums, and they show an increase; people do move about a good deal.

1027. At the last meeting of the Committee you stated incidentally that children were boarded out. I do not know whether it would be within the scope of this inquiry to ask any questions about the boarding out of children; it would be very interesting to hear it if you are prepared to answer questions on the point?—I know something about it. I may tell the Committee at once with regard to Copenhagen that they board out all their children outside Copenhagen. They have between 600 and 700 children boarded out, and they are looked after by voluntary committees the same as they are here, and the younger the child is the more they pay for it. The children are boarded out under careful supervision. For instance, no child must be boarded out in a cottage unless the foster-parent has a cow so that a child shall get milk, and there is all that sort of minute care there as in England. But in the country I think it is not so; different people I saw had very different views, and some said they could not get proper foster-parents, and some had just the same objections to boarding-out as we have here. On one of the Poor Farms I saw children had been removed from boarding-out, and were inmates of the Poor Farm.

Mr. *A. K. Loyd.*

1028. Is Denmark the only European country where a system of old age pensions is in force?—The Germans have a scheme based upon contributions; but that is a very thorny question, and I am not prepared to go into it.

1029. Am I right in saying that the bulk of the rural population in Denmark consists of peasant proprietors?—Yes.

Mr. *A. K. Loyd*—continued.

1030. So that the poverty is not very widespread or urgent in the rural districts?—The history of the Poor Law would tend to show that the rate of Poor Law relief has always been very high in rural districts; in fact, the Report of the Committee of 1867, which was appointed to investigate the subject of the Poor Law in Denmark, reads very much like our Report in 1834. The parson of the parish was the chairman of the body administering the relief, and the relief was apparently investigated in a very casual way.

1031. As regards the poverty in Copenhagen, was it more severe or widespread than in the rural districts, or about the same?—That I cannot say. The rate of pauperism in Denmark now is certainly higher than the rate in England.

1032. Some of the questions that have been put to you by the Committee rather tended to this point, that the getting up of this system of pensions might be regarded in the nature of a political job; but from what you are now telling me I gather rather it is due to the severe poverty, and it is an attempt to deal with the problems of severe poverty?—I should not put it either one way or the other. One has rather to search for a way of putting it. I think the introduction of that Bill depended very largely upon what may be called the political exigencies of the time.

1033. Shifting the local burdens upon the Imperial Exchequer?—I think so. The Poor Law Relief Bill was in contemplation, and was, I believe, framed before the Pension Bill was introduced.

1034. But, at all events, as I gather from your last answers to me, the problem of poverty has for some time been a very severe one in Denmark; the proportion of poverty is unusually great?—Certainly, pauperism increased very fast up to the late eighties. Up to 1886 I have the returns here, and there seems a great increase of pauperism.

1035. Has socialism made any very great progress in Denmark?—They have a strong party of Social Democrats who seem to be making their way even in the towns, which were formerly in the hands of what they call the Constitutional Party.

1036. What I was directing my question to was this: Can you give us any other reason besides the exceptional pauperism of the country, for Denmark being ahead of the other countries, if one may so call it, in the way of providing a scheme of old age pensions?—Denmark is very much to the front in a great many matters of the kind. I may say that some years before the present Act was passed the ministry introduced a pension scheme on the basis of contribution by the working people, rather like Mr. Chamberlain's original scheme; but that found no supporters, and the matter seemed to have dropped for two or three years, when this question of the beer tax came up, as I said in a previous day's evidence, and finally the present scheme, which is not that which was originally proposed, was adopted as a sort of compromise.

1037. Can you give us any statement of the differences of the conditions between Denmark and England to show us whether we can satisfactorily draw inferences from Denmark with a view

Mr. *A. K. Loyd*—continued.

view to legislation in this country?—It seems to me that human nature is very much the same in the two countries, and that there are a good many lessons to be learnt from Denmark in spite of the divergencies of social conditions. The two main divergencies are, first, the existence of the peasant proprietor class as a predominant factor both in political and social life; and secondly, the fact that the administration both of Poor Law and the pensions is in the hands of very much smaller bodies who are not elected in the same way as English boards of guardians are elected, that is, without any property qualification. For instance, in Copenhagen the matter is in the hands of an expert, the ablest man they can lay hold of, who looks upon the whole administration as a matter of business; in the country communes the minority are elected by the taxpayers generally; and the majority are elected by those of the taxpayers who pay the largest amount of taxation; that is to say, the majority are in the hands of landowners, small landowners they may be, but still, people with a stake in the country. Those two facts are the main points of difference.

Mr. *Leeky.*

1038. There are no manufacturing towns in Denmark, are there?—There are singularly few towns. Copenhagen has a fifth of the whole of the population, and there is no other town with more than 20,000 inhabitants.

1039. And Copenhagen is about the same size as Glasgow?—Yes, about that.

Mr. *Hedderwick.*

1040. Your evidence has been so complete, that I have very little to ask you. Is the result of your inquiries to the effect that whatever the cause of the institution of this system of pensions in Denmark, the result has been satisfactory?—Satisfactory only in a very modified way; I mean to say it is satisfactory in so far that, as I am told, people like it; but there are some very awkward features about it.

1041. That is not exactly what I was upon. I will put it in this way: Have you heard any serious adverse criticism upon the system of pensions in Denmark from Danish sources?—Certainly, a few as to the general principle of pensions, but a great many criticisms of the existing Act.

1042. On matters of detail?—It is rather more than detail, I think.

1043. What sort of criticism?—The criticism that the pensions are not fixed by the State, but are fixed by the local authority; that is, they say that the more you have the less you shall have; and it is a form of out-door relief which must affect wages.

1044. But that, as I understand, is a criticism directed to the mode in which the money is given, not to the fact of its being given in the nature of pension?—Some go so far as to say that you could hardly call a sum, which is very much at the option of the local authority, a pension at all; that what they mean by a pension is a sum fixed by the State.

1045. I understand you to mean that that does not affect the principle, and that the

Mr. *Hedderwick*—continued.

impression in Denmark is favourable to the principle of pensions as a system of poor relief?—Every one said it was popular, and that it had been useful politically.

1046. There is one other point I want to ask you for the sake of accuracy; I understood you, on the last occasion, to put the amount of decrease of the ordinary Poor Law relief at 70,000*l.*, and to-day, in answer to some question by Mr. Samuel Hoare, you put it at 73,000*l.*; may I ask which is the correct figure, 70,000*l.* or 73,000*l.*; it is of little consequence, but it is as well to be accurate?—I take the year 1892, which is the year after the Pensions Act came into force. The expenditure in that year on Poor Law was 438,749*l.*; in 1896 the expenditure was 377,137*l.*, or 61,612*l.* less.

Total Payments for Pensions.

Copenhagen.	Provincial Towns.	Market Towns.	Country Districts.
Kr.	*Kr.*	*Kr.*	*Kr.*
267,117	289,833	35,588	973,145
303,019	272,727	33,916	961,270
305,992	289,957	35,956	999 725
341,761	321,913	39,534	1,096,161
368,087	350,936	45,216	1,179,328

Poor Law Expenditure.

	Kr.		£
1890 - - - -	8,228,558	or	457,142
1891 - - - -	8,052,347	"	447,352
1892 - - - -	7,897,499	"	438,749
1893 - - - -	7,419,073	"	412,170
1894 - - - -	7,143,803	"	396,877
1895 - - - -	6,836,715	"	379,817
1896 - - - -	6,770,467	"	376,137

Mr. *Lionel Holland.*

1046*. One test of the deserts of the applicants, as I understand, besides the non-receipt of Poor Law relief, is that the poverty shall not have been caused by a disorderly and an extravagant mode of life?—That is one of the tests.

1047. Is the pension often refused under that last heading, on the ground that the poverty was caused by an extravagant mode of life?—I do not know, but I can give you the number of applications for pensions, and the number refused, in Copenhagen. In the first year there were 5,339 applications, of which 1,019 were refused, which shows a considerable discrimination. That is the first year; gradually the number refused became smaller and smaller proportionately.

1048. That is because people became acquainted with the Act, I suppose?—It is difficult to say why it is; but last year there were 999 applications, of which 132 were refused.

1049. As I understand, the pension is granted for life, not for a fixed period; but can it be taken away?—Yes, it can be taken away.

1050. If we might have the Act put in it will not be necessary to ask any questions about the clauses; could you put in a translation of it?—I have a translation in a Foreign Office paper presented to Parliament in 1891, giving reports as to the assistance afforded by foreign governments to the provision of the industrial population for old age.

Chairman.

1051. We might perhaps have it in that form?—I have a translation of the whole Act which I could put in later on.

1052. You

Mr. *Lionel Holland.*

1052. You said as regards the condition of non-receipt of Poor Law relief for the preceding 10 years persons made every effort to keep off the poor relief during those ten years, and charitable societies assisted them?—Yes.

1053. That would account for the great reduction in the poor rate, because the proportion to population increases very largely between the ages of 50 and 60?—I do not know, I know it increases very fast after 60, but we have no statistics to show at what period these old-aged paupers come upon the rates, and that has always seemed to me to be a great difficulty in dealing with the question in England. We know that so many of the population between 60 and 65, and so many above 65, are chargeable to the rates, but we do not know at what period of life they come on; nor do we know in Denmark. But certainly everybody told me that great pressure was put by persons on their friends or upon charitable societies to give them something to enable them to keep off the rates till they were 60. There might be *bonâ fide* applications, of course, but it might be a rather potent instrument of mendicancy.

1054. I think you said the communes put all the people they can on the pension list?—I do not think I said that; I said the figures rather showed a tendency in that direction.

1055. That the object of the communes is to put as many people on the pension list, and as few on the Poor Law list, as possible?—Yes.

1056. But of course they can only put people on who comply with the tests as to non-receipt of relief, and, now, imprisonment?—Yes; the only loophole is the section as to disorderly life and extravagance.

1057. You do not suggest that they put people on the pension list for whom the pensions were not intended?—Their lists are subject to some supervision on the part of the central authority; but my point was rather this; that opinions might vary as to whether an applicant's poverty was in consequence of any action for which he was blameable, and different communes might take different views.

1058. In Copenhagen it is entirely in the hands of Government officials, I understand?—Of municipal officials.

1059. Outside Copenhagen, the supervision is undertaken by the Government officials in regard to the lists which the communes make?—Yes; there is a supervision to protect the Treasury.

1060. They would detect the fact if people were put on who were not really qualified to receive a pension?—There would be a certain latitude.

1061. Then as to destitution, it is not exactly the English test of destitution, is it; it is not total absence of means, but insufficient means of maintaining themselves?—I do not think there is much difference, practically speaking, between the test for poor relief and the test for pensions in Denmark, and the test for destitution in England. If you have not enough to provide yourself with necessaries, you are destitute.

1062. But in England, if a man owns his cottage, for instance, he would have to get rid of his cottage before he could get Poor Law relief?—In Denmark that cottage would be registered and might be seized by the authorities.

1063. But not in the case of pension, would it?—That I am not certain about.

1064. I suppose a pension would be given to him as long as he could show that he had not means sufficient to support him?—It might be.

1065. So that it is not precisely the same test as we have in England?—It is pretty nearly the same, I think.

1066. You pointed out that the result of that test is, in the opinion of many people at any rate, that old people are afraid to work, afraid to save, and afraid to get their friends to help them?—That is what was written to me.

1067. Then another objection that is taken is, that the payment is not a fixed one, that it varies very much in different districts?—Yes.

1068. You say there are economists who object on that ground also?—Yes.

1069. Both those objections apply equally to our Poor Law system with regard to outdoor relief; I mean as to the discretion as to the test of destitution, and as to the amount being in the hands of the Poor Law authority?—Yes.

1070. I mean those two objections apply not only to pensions in Denmark, but they apply to out-relief in England?—Yes, with the result that outdoor relief in England, in my judgment, deliberately has a distinct tendency to lower wages.

1071. But in the original scheme that was introduced in Denmark, which you spoke of as the original pension scheme, both those objections were met, to a certain extent; the pension was a fixed pension, and the test was not destitution?—Yes, that is to say, the original scheme, as it was said to me, was not a Poor Law, but a social law. The objection was that the present pension scheme is a Poor Law, and not a social law, whereas the original proposal was a social and not a Poor Law. The distinction is rather hard to follow, but there is something in it.

1072. On the last occasion you said that you could not conceive how any system of pensions could be brought into effect in this country, which would not be open to the objections which all experience has shown to be connected with the giving of outdoor relief?—Yes.

1073. But that original pension scheme which was not passed, but which was proposed in Denmark, is not open to all those objections that can be made to outdoor relief?—It is open to a great many, and to the most important of them, according to my judgment.

1074. If the test is not destitution, and if you fix a certain weekly sum of pension to be given, and if the administration is uniform, you avoid those three objections, at any rate, which are objections to outdoor relief in England, that is so, I suppose?—I suppose you do.

1075. But you condemn outdoor relief also, I understand, because it is less distasteful than indoor relief, and therefore it tempts people to come upon the rates. That would be the general objection to outdoor relief?—I do not think so; I think there are other much worse objections than that.

1076. What are they? It is supposed to undermine independence of character because people can

Mr. *Lionel Holland*—continued.

can come more easily upon the rates than if they are compelled to go into the house?—Yes; but if we put that upon one side, the objection that would apply to outdoor relief and even to the pension scheme that was originally proposed in Denmark would be this: that if a person received outdoor relief, and was therefore able to continue to work, he would be enabled to take work which ought to be done by independent labourers. We need not talk about lowering wages; that is another rather more complex question upon which I believe the opinions, especially of modern economists, differ; but there can be no doubt if a poor person is kept on the labour market because he has enough outdoor relief to pay for the roof over his head he does work which would otherwise be done by an independent labourer.

1077. That would be avoided, would it not, by not giving it to people in regular employment?—No, because it is precisely the unfortunate persons who have to go for casual employment who are the most wronged.

1078. Do you think there would be many people over 65 employed?—Yes.

1079. In Denmark itself, at any rate, you say you found some people who, from the economic point of view, are in favour of the pension system; are they people of any economic standing, and who have studied the subject at all?—Yes, and they defended the pension system by an ingenious argument. I do not know whether it is worth while my stating it to the Committee.

1080. Was it founded upon the results of the pension system?—No, an *a priori* defence of the pension system as against the socialistic doctrine. Every pension system is probably only logically justified if you are a socialist; but these gentlemen made a defence of the pension system as against the socialistic doctrine.

1081. They were not judging its present effect upon wages or upon thrift?—No.

1082. They were not judging from actual materials, or from actual results?—No.

1083. In regard to the economic position of Denmark being specially favourable for this experiment, has its trade improved largely?—I believe they have had a very good year.

1084. Is the local taxation this last year heavy or light?—That I cannot say.

1085. The taxation per head in Denmark is almost as large as the taxation per head in England, I think?—Certainly they spend a great deal of money.

1086. The trade per head of population is smaller, is it not?—I do not know.

Mr. *Lloyd-George.*

1087. There was an alternative scheme submitted to the Danish Parliament when this pension scheme was adopted in Denmark, was there not?—Yes.

1088. Can you give us any information with regard to that scheme; it was prepared by a very eminent economist, was it not?—Yes, I mentioned some details of the scheme on the first day of my evidence, but it is a remarkable scheme, and I think it is worth while to refer to it further. The pensions were to be a fixed amount, but not a fixed amount for the whole of Denmark, but fixed for Copenhagen, for the provincial towns, and for the country districts. The whole cost was to be borne by the Treasury. The administrative bodies were the Communes or Committees of the Communal Councils, together with an assessor who apparently was to represent the views of the Central Administration, but who was not to vote. What this Communal Council had to decide was whether the applicant was a person without fortune or without means, that is to say, whether he was a labouring man of the class who would probably, when he ceased to be able to work, be obliged to have recourse either to the Poor Law or to private charity, and he was to be 62 years of age.

Mr. *Lloyd-George*—continued.

1089. Was that the proof of destitution?—It was entirely apart from destitution, and apart from Poor Law. If you were 62 years of age, and were determined to belong to the class of persons who might be described as persons without fortune, then you were to get a pension according to this scale laid down.

1090. You were to get it as a matter of right?—As a matter of right. The scale was fixed so that heads of families got as much as 4*s.* 6*d.* in the country, 5*s.* 8*d.* in the provincial towns, and 6*s.* 9*d.* in Copenhagen per week; the single women 2*s.* 3*d.* in the country, 2*s.* 8*d.* in provincial towns, and 3*s.* 4*d.* in Copenhagen; so that it was a very much larger scale than under the present scheme. That scheme was proposed, but it was defeated, and this scheme was adopted in its stead.

1091. What was the total cost estimated to be?—Nine million kroner, which is, roughly speaking, about half a million of our money.

1092. Have you formed any opinion with regard to the rival merits of these two schemes, from your local investigation?—No, but the other scheme was clearly a more scientific pension scheme. But I suppose what they had to meet in Denmark would be precisely the same difficulty as we should have to meet in England, and that is, how in the world you can fix a sum of money for the whole of the country; what would be enough in London would certainly be too much in Wales, and yet, if you are going to pay the fixed sums out of the State contribution, there would be an immense difficulty in graduating the payment in accordance with different parts of the country. Those parts of the country whose old people got less might object. That, I take it, was the practical objection which it is difficult to get over in Denmark.

1093. You know the Post Office graduate their scale of payment to postmen according to the cost of living in different towns in England?—That would be a question of wages, you see, and not a question of grant from an imperial fund, equally contributed by the whole of the country.

1094. But still it is a question of the cost of living; that is what determines it, is it not?—Yes.

1095. Therefore you could arrive at an approximate scale in this country, could you not?—Possibly you could by the clear light of reason.

1096. And by the light of experience?—Yes, but I should imagine there would be practical difficulties.

1097. But is opinion growing rather in Denmark

Mr. *Lloyd-George*—continued.

mark in favour of the rejected scheme?—A great many people told me that the present scheme would have to be amended and would have to be amended in favour of some sort of fixed pension.

1098. Which is the original scheme?—Which is the original scheme.

1099. Is opinion growing in favour of the original scheme, then?—That I cannot say, but I know almost everybody was of opinion that some amendment in that direction would become necessary.

1100. Can you tell me anything as to the rate of wages in Denmark, as to how it compares with the rate in this country?—All I know is this; I made inquiries wherever I went as to what people were paid whose wages I happened to know in England, and they were certainly very much like what we pay. For instance, their nurses get I think to a pound what our nurses get, and generally speaking, I should think the price of cows and such things as I know about, is pretty much the same as in England.

1101. What would the payment of agricultural labourers and dock labourers be there as compared with this country?—About the same, I think—under 1*l.* a week—and the skilled workmen make 35*s.* a week.

1102. Is the pension regarded as a more honourable method of poor relief than payment under the Poor Law?—Everybody agreed that it was.

1103. It was regarded as more honourable so far as the public opinion of the class benefitted by it is concerned?—That is a rather more general question than I should care to answer; but everybody agreed that the old people looked at Poor Law relief as degrading, and did not look upon a pension as degrading; which seems to be rather a dangerous symptom from my point of view.

Mr. *Woods.*

1104. Does the stigma of pauperism attach to those who receive the pension?—None of the disabilities of pauperism.

1105. Could you tell the Committee about what per cent. is the cost of managing the pensions fund?—I do not think I could; in fact I cannot find any return of it at all, because it is worked by the same people as work the Poor Law.

1106. What is the cost of managing the Poor Law?—I cannot tell you that in the country; I could tell you in Copenhagen, but I have not got the figures here exactly; and even that would be a very imperfect basis of comparison with an English union, because they do a great many things that we do not, and we do a great many things that they do not do.

1107. After making your inquiries, do you think that, considering the short period it has been in operation, it has been a success?—Subject to what I said as to the law requiring amendment. It is popular, but there seems to be a general concensus of opinion that the law requires amendment, but I never heard any suggestion that it should be withdrawn.

Sir *Fortescue Flannery.*

1108. You told us that there was a practice among the communal authorities who administer the fund, of putting as many persons as they possibly could upon the old age pension fund in preference to the Poor Law, because in that way they relieve the expenditure of their districts; am I right?—I do not think I put it quite as broadly as that. I said there was a decrease in the Poor Law expenditure, and it was obviously to the interests of the communes to put persons who otherwise would be paupers on to the pension list.

1109. Did you, as a fact, find over in Denmark there was a practice of putting as many as possible upon the old age pension fund rather than on the Poor Law fund?—I cannot say that I saw the actual practice in operation, but I inferred it from the fact that it was to the interests of the communes to do it, and that the Poor Law expenditure showed a great reduction after the Pension Act was passed, and also because I was told that was the practice.

1110. Then do you suppose from that inference that you made that such a practice would be discouraged if a portion of the funds were contributed by local rating and another portion by imperial taxation?—That is the practice there.

1111. Supposing the whole of the funds, either there or here, were contributed by imperial taxation, would the practice that you have referred to be increased, in your opinion?—Certainly; I think then you would come perilously near a national poor rate.

1112. Would you lay it down as a principle from your general experience, that at least a portion of the fund must be obtained from the local rates?—I am disposed to think that that is absolutely essential; and I go further than that, and I say this from my actual observation: English boards of guardians are not so economical as they used to be, and I attribute that to this reason, that now, what with Exchequer contributions, and what with railway rating, and rates derived from the premises of limited liability companies, and so on, the constituents of boards of guardians now do not contribute more than 12*s.* or 13*s.* in the £ of the amount they spend; and I think that process carried any further would be excessively dangerous, and strike at the very roots of local government.

1113. What proportion of the funds is contributed in Denmark by the imperial taxation and by local rating?—Half-and-half for the particular purpose of pensions.

1114. Would you consider it wise to have a larger proportion than one-half contributed by local rating for the reasons you have stated?—I certainly think it would tend to more efficient local administration.

1115. If you were making any change as compared with half-and-half, that change would be in the direction of an increased contribution from the local rates?—Speaking solely from the view of securing more efficient local administration, I should say yes.

1116. Speaking generally, do you see any reason why the local rates should not contribute a higher proportion in Denmark than one half?—I am

Sir *Fortescue Flannery*—continued.

—I am not sufficiently acquainted with the circumstances of Denmark to say; it depends upon the former history of local taxation.

1117. But applying the question to England, with your wide experience, what would you say?—I say that you are in a dilemma in the matter. Any pension scheme must have to face this dilemma. If the funds are locally contributed the payments must vary according to the judgment of the local authority. In that case you have two difficulties; one, the difficulty of settlement which, mark you, in practice would be a very serious difficulty; and the other would be this, that the sum would vary in accordance with a man's earnings, so that it would be in effect outdoor relief. On the other hand, if you provide the funds by imperial contribution you would get inefficient and unsatisfactory local administration.

1118. Practically, you would consider that a larger proportion than one-half might be paid by local taxation?—From the point of view of local administration I would like the local authorities to pay everything; but from the point of view of local taxation I express no opinion; that is another question.

1119. Turning to the question of fixing the rate for old age pensions, you told us that in Denmark old people were frightened to work, and that children were frightened to help their parents, all because of this point of qualifying the applicants to receive old age pensions?—Yes, that was a quotation from a well-informed correspondent.

1120. That is to say, the provision in the Denmark law by which persons who were with a certain amount of means would not be eligible for a pension, led to these abuses?—Yes, that was his statement.

1121. Would you, from that, consider it desirable that there should be no restriction as to the means of the applicant?—You mean assuming that a pension scheme was absolutely necessary?

1122. I mean assuming a pension scheme was to be formulated——

Chairman.] This witness having come to speak specially of the Danish system, I think it is not desirable to put these questions as regards any scheme in England to him.

Sir *Fortescue Flannery.*

1123. On the question of a fixed rate, as compared with differential rates between town and country, you formed the opinion in Denmark that the system there was capable of some improvement as regards rates; I mean as regards a differential rate as between town and country?—There are no differential rates at present; it is according to the option of the local authority.

1124. But in practice, I mean?—In practice the amounts given vary very much.

1125. In your opinion, is that a desirable system, or not?—Whether it be desirable or not, I think it is absolutely necessary, because if you gave the same amount of pension everywhere, the people in the country would be far better off. Supposing you took a rate of pension which was enough for Copenhagen, and gave that all over the country, some of the country people would be far better off than the independent labourers who are contributing to their support; whereas, if you took a rate that was enough in the country, the people in Copenhagen would not have enough.

Sir *James Rankin.*

1126. I have only one or two questions to ask you; in your opinion, has the pension scheme in Denmark any effect whatever in promoting thrift?—I should say none.

1127. Because nothing is required of the individual to obtain a pension?—There is no test whatever.

1128. But I think you said that the persons who had a pension thought better of themselves, and were better thought of, than the persons who received relief from the Poor Law?—That was what I understood.

1129. If they themselves had done something to earn a pension, would they not be still more regarded with approbation?—Very possibly.

1130. Did you hear any opinion expressed upon that point in Denmark?—A good many people told me that they thought those who got a pension ought to earn the pension in some way, but I heard of no definite scheme.

1131. Was that a general opinion, that persons who received a pension ought to have done something to earn it?—Almost everybody said something of the kind.

1132. I think you told us that the amount voted by the Imperial Parliament for the payment of these pensions was a fixed sum each year?—It is fixed by the general law.

1133. Then supposing it is not sufficient to pay half of the recipients of these pensions, what becomes of those persons who are entitled to a pension, when there is no money to pay it?—I am quite certain the persons who are entitled to a pension get it, but I do not quite know the way in which they do it. In one case I know an advance has been made which is unauthorised by the law.

1134. Is it a sort of supplementary vote?—I suppose that would be it.

1135. I think you stated that the State subsidised sick clubs?—Yes, they do subsidise the particular sick club I referred to.

1136. Are those sick clubs analogous generally to our friendly societies?—I think so, but I know that about 20 years, or rather more ago, there were very great complaints of Poor Law medical relief, and the way in which it was abused, much of the same sort as we have had in England, and then I think steps were taken to organise these sick clubs on a better and wider basis.

1137. Are these sick clubs Poor Law organisations or popular organisations?—They are popular organisations, but encouraged, as I have said, by the Poor Law Act.

1138. Do you think that the State subsidising a sick club, which was to all purposes analogous to a friendly society in this country, would have a bad effect, or a pauperising effect?—My own personal feelings are so much in favour of letting sick clubs alone, in absolute freedom, that I should not like to answer the question without a very long discourse.

1139. May I ask if you approve of the provision

Sir *James Rankin*—continued.

sion in Mr. Lionel Holland's Bill, of granting a pension to persons who have belonged to friendly societies for a certain period?—No, I do not approve of that.

Sir *Walter Foster.*

1140. You describe the authority which deals with the pension in Denmark as an authority having jurisdiction over an area similar to our parish?—Yes, something like that.

1141. Consisting, as I understand, partly of elected members and partly of members having a certain property qualification?—They are all of them elected, but the majority of them are elected on a property qualification.

1142. Then, practically, they are something in the position of a parish council in this country?—Very much like them, I should think.

1143. That authority has been distributing Poor Law relief for a good many years past?—Since 1867.

1144. Do you think a parish council could be trusted in England to do the work as well as these authorities are doing it in Denmark?—Speaking for my part of the world, parish councils hardly exist, they seldom meet, and they do nothing; very few of them are alive.

1145. They would be obliged to meet if they had this work to do?—Yes, I should think they would meet very eagerly if they had this work to do.

1146. Do you think they would be about the same in efficiency as these bodies in Denmark?—I do not think they would, because as I understand it the communal authorities in Denmark are peasant proprietors administering their own goods, and very careful of any increase in expenditure whatever. They have the magic of property behind them.

1147. In parish councils there are a great many propertied people, clergymen, and other people of that class?—Yes, that is just it. There are a great many clergymen and people of that class; they are quite different classes of society mixed for a duty which does not immediately touch all their pockets in the same proportion.

1148. The farmers in England would be very much in the same position as the small property owners in Denmark, would they not?—Yes, the farmers would be.

1149. And they are members of parish councils?—Sometimes.

Lord *Edmond Fitzmaurice.*

1150. The Danish farmer is a proprietor, is he not?—Nearly always.

1151. The English farmer is not?—No.

Sir *Walter Foster.*

1152. I gather then that practically these bodies would find their rough analogue in England in parish councils?—Yes, so far as areas are concerned.

Chairman.

1153. Only so far as areas, as I understand?—Yes, so far as areas are concerned. And I should like to point out what I think is most important, that parish councils here have the district councils above them, but there is nothing analogous

Chairman—continued.

to the district council in Denmark; they go straight from the parish council to the county council.

Sir *Walter Foster.*

1154. In Denmark you have to deal with a population of 2½ millions, have you not?—Yes.

1155. Of whom, as I understand, 1½ millions are resident in towns?—No, not so much as that, I think.

1156. The figures that are given me are these: 1,472,000 rural population according to the census of 1890?—Yes; I suppose the provincial towns added to that would make that right. I was thinking of Copenhagen.

1157. I am taking in all the smaller towns. Copenhagen would only amount to about 400,000?—Copenhagen and its big suburb is something over 400,000.

1158. But there is another 394,000 in towns; is not that so?—I should be surprised if that was so.

1159. That is the statement given to me?—I do not think that is so; I have not the figures here at the moment.

1160. Assuming these figures are correct, the difference between the distribution of the population in Denmark and in this country would not be so very great, would it?—I think it is. Some of these so-called towns in Denmark are pretty small, they are rather villages.

1161. Of course you must bear in mind the relative proportions of the populations, 2½ millions in Denmark and 30 millions in England; that is a ratio of 12 to 1?—Yes.

1162. Bearing in mind the population of 2½ millions as compared with 30 millions, or a ratio of 12 to 1, there seems to me to be pretty much the same distribution of population in Denmark as there is in this country as between town and country?—I may say this, which will answer your question, if I rightly apprehend your point, that I did not see that there was any indication of any greater difficulty in working this pension or Poor Law business in Copenhagen than elsewhere.

1163. The Poor Law expenditure in Denmark, to which you referred as being very large, comes to about 450,000*l.* a year?—Not as much as that; say 400,000*l.*

1164. That was the big sum you referred to?—Yes.

1165. That is considerably less than a twelfth of our Poor Law expenditure?—It is.

1166. And the pension scheme in Denmark costs 226,000*l.* a year?—Yes.

1167. If you add the two figures together, they do not altogether amount to as much as our Poor Law expenditure, multiplying them by 12 for the ratio of population to population?—They do not amount to so much; but then, taking our Poor Law expenditure in England, there is the Metropolitan Asylums Board, which is hardly Poor Law, and there is a very large proportion for loans and buildings, which I do not think is included in the Danish Return so far as I have been able to discover.

1168. Probably you will find out about that?—Yes. If we take it per head of population, which seems the fairest way to take it, in England

Sir *Walter Foster*—continued.

and Wales it is 5*s.* 8*d.*, and I think in Denmark it is pretty much the same; I have not the figure at the moment, but I will put it in.

1169. You will be able to put in those figures as to the cost per head in the two countries?—Yes, I will.

1170. Coming to another point, you said you thought thrift was discouraged by this pension scheme?—I think I was quoting from my correspondent.

1171. It has occurred to you, of course, that people have to exercise a certain amount of thrift to keep off the Poor Law, up to the age when they are eligible for pension?—Yes, they have to exercise thrift for that 10 years, or else they have to get somebody to help them.

1172. So that is a strong incentive to a man who feels he is wearing out when he is 50, or before he is 50, to do all he can to save money to keep himself floating, as it were, up to the time he is eligible for pension?—Everybody agreed there was the strongest effort to keep off somehow or other,—but, whether by thrift I cannot say.

1173. That would act in the direction of thrift as regards many persons?—As regards some persons, undoubtedly.

1174. And it would act in the direction of the promotion of charity with regard to other persons?—Yes.

1175. The amount of pension that is granted in Denmark is so small that it necessarily connotes, does it not, the possession of some means on the part of the applicants?—It must be so.

1176. It is not quite as much as our average outdoor relief in England?—It is not so much. The position is this: to take two rural unions, which I know very well, and the figures to which I have exactly worked out, just 25 per cent. of the people over 65 are in receipt of relief, and out of the 25 per cent., 6 per cent. are in receipt of indoor relief, that is to say, persons who could not possibly get outdoor relief, and just under 18 per cent., are in receipt of outdoor relief, and each of those would get from 2*s.* 6*d.* to 3*s.* a head. It occurred to me that those people are better off, so far as money is concerned, than the pensioners in the rural districts of Denmark.

1177. They are paupers while the others are pensioners?—I should rather put it that the one are called paupers and the others are called pensioners.

1178. That is the distinction you admit in your evidence as felt to be very important among the people there?—Yes, everybody assured me it was so.

1179. As regards the question of lowering wages, do you think there is a great danger of that after a man is 65 years of age?—I do. I see it every day that the state-aided pauper is kept on the labour market, so to speak, and does get work which otherwise ought to be done by an independent person; that is a difficulty which you cannot get over.

1180. Was that the result of your observation in Denmark?—That is the result of my observation in this country.

1181. I am speaking of Denmark?—They cannot all be capitalists, living on their means, and doing nothing; they must be earning something, and if they are earning something, and able to do that work, and live by the aid of the pensions, I say the pensions have exactly the same effect in lowering wages that outdoor relief has; and that is an insuperable difficulty as against giving outdoor relief in this country, or pensions in Denmark.

Sir *Walter Foster*—continued.

1182. Did you obtain evidence in Denmark to the effect that there was a general impression that the rate of wages to persons over 60 or 65 was lowered by the pension scheme?—The unfortunate persons whose wages are lowered are too ignorant to know the effect upon themselves.

1183. But you might have heard of it from their friends. With regard to the independence of the people ,I believe it is the general impression and belief that the independence of the people is not sapped by this system of pensions; is that so?—I do not know, I should not like to say that.

1184. Then with regard to dis-pauperisation, the dis-pauperisation which has been going on in this country, you think might be checked by a scheme like the Danish scheme?—I think it certainly would be checked.

1185. That is to say, if you assume that pensions have the same check as Poor Law relief?—As outdoor relief. It would be a pronouncement by the legislature of this country that Poor Law relief was no longer to be considered as a temporary evil which, as the labouring classes get more and more emancipated it would be possible to do away with, but would be a permanent fact in the constitution of a civilised country.

1186. We do not quite look at it, some of us, in that way, but I want to ask you this question: Considering that these pensions would apply mainly to old persons practically incapable of earning anything like a good rate of wages, do you not think the evidence of our Poor Law is that such persons have not been very much diminished as regards the receipt of Poor Law relief in this country?—I know that is a very much contraverted point, but I am perfectly sure they have been and are in the position of being diminished.

1187. Was not the proportion of indoor paupers in 1849, a large proportion of whom are old people, 7·7, and in 1898 7 without the decimal point seven?—Is that indoor?

1188. Yes?—Because in making provision for indoor paupers it has been on account of the difficulty of paying persons.

1189. Still the figures are practically stationary?—Perhaps. I will concede you this, that if you could have your pension scheme and prohibit the pensioners from doing any work whatever of any sort or kind, as sick club people and trades unions do, then half the objection to pensions would be gone, that is to say, there would only remain the objection that any formal State subsidy must discourage thrift. That is to my mind a comparatively small objection to the other one.

1190. Always qualified by the fact that they would have sufficient to keep off the Poor Law if you pay the pension?—That they must not work.

1191. Just

Chairman.

1191. Just one or two questions. With regard to the amount of the pensions given in Denmark, can you give me any information as to the relative cost of living in England and in Denmark; is it cheaper or dearer to live in Denmark for this class of person?—I cannot say with anything like precision, but I was much struck with the uniformity of prices between England and Denmark.

1192. So that as far as you know there would be nothing to account by the cheaper possibility of living in Denmark for the comparative smallness of the pension?—No, I should say probably the standard of living in Denmark was somewhat lower, but the cost was pretty much the same; that is a very general observation.

1193. But the standard of living as far as you know among the people in receipt of pensions would be lower?—Possibly a little lower.

1194. With regard to the present system; I think you said it was beginning to be commonly admitted that it wanted some amendment?—I think so, among the experts.

1195. And that amendment, it was held, should be made in the direction of the alternative scheme, which was originally proposed but not accepted?—In the direction, at all events, of fixed pensions.

1196. That is to say not leaving the amount of the pensions to be entirely fixed by the authority?—That is so. I should say there is one more disadvantage attaching to the present system which seemed to affect them very much, and that is this: the question of the migration of persons to those parts of Denmark where they get the larger pensions. There seemed to be the fear that that might be met by the communal authorities giving lower pensions in order to prevent migration into their districts.

1197. With regard to the relative cost of the Poor Law and the system of pensions combined in Denmark, as compared with the cost of the Poor Law in England, I understand that you are to add to your evidence by putting in some information as to what is included, as to everything that is included in the cost of Poor Law in Denmark?—Yes, I have got it; the relief, I calculated, was in 1896 in Denmark, 3*s.* 4*d.* a head, and the pensions 2*s.* 4½*d.* a head, making 5*s.* 8½*d.* a head. In England, including the Metropolis, the cost per head in 1896-1897 was 5*s.* 8¾*d.*

Sir *Walter Foster.*

1198. Just about the same?—Yes.

Chairman.

1199. It would be useful to know from you, and that is a point on which we want information, as to what is included in the cost in Denmark; for instance, is the cost of the buildings included?—I endeavoured to find that out, but there are the accounts. (*Showing a large volume.*)

1200. You understand that is what would be useful to us. Until we know exactly what is included in the cost of Poor Law relief in Denmark we cannot make a comparison between the relative cost of the systems in the two countries. You think you may have some additional information to give us on that?—Possibly I may have.

Chairman—continued.

1201. If you have you will put it in?—Yes. May I also put this in; there seems to be some very important point as to amount of pensions given, and perhaps you would allow me to put in the actual statistics that I have.

Mr. *Anstruther.*

1202. You said in answer to Question 918 that you had had conversation with Danes engaged in the administration of the Act; does that include Government officials as well as members of the communal authorities?—Yes.

1203. The members of the communal authorities, I understand, are not paid; they are voluntary local governors like our county or parish councils?—Yes.

1204. Did these gentlemen complain to you of the burden thrown upon them by the Act of 1891?—No.

1205. Did you gather from any of them that they felt any difficulty arising from the responsibility cast upon them to discriminate as to the qualifications of pensioners?—No, it has vastly—and here I venture to think there is a point against the pensions—increased the work of that branch of the Ministry of the Interior; they have to examine all the communal accounts and all the pension returns.

1206. You said in answer to Question 895 that the form must be authorised by the Minister of the Interior accompanied by information as to birth, settlement and means?—Yes.

1207. And accompanied by a declaration: that I apprehend to be a declaration on the part of the applicant that he believes himself to be entitled to a pension?—The declaration is as to the truth of the particulars in the application. He has to make an affidavit in point of fact.

1208. Is that a declaration on oath before any authority, or merely signed by himself as it were—that it is a statement he believes to be true?—The applicant may be examined by the police, so that I take it it will be a declaration upon oath or a declaration at any rate which subjects him to penalties.

1208*. That is what I want to get at. With regard to your answer to 904 as to what I call the "prodigal son" disqualification; would that be included in his declaration that he was not so disqualified, or would it be left to the authority on their own initiative to make inquiry?—I think in that admirable pamphlet by Mr. Flucks of Manchester, the information is given. Number 11 is that he has to state his debts.

1209. You have not heard of any proceedings being taken against applicants for false information or declarations that rendered them liable to penalty?—No; but I did ask the question, and I think if they make a false declaration they are instantly run out, that is to say, they are instantly barred from their pension.

Sir *Fortescue Flannery.*

1210. Must a pensioner personally attend to collect his pension when it is paid to him in Denmark?——

Chairman.

1210*. Will you tell us, if you can, who pays the pension—by whom it is paid?—I forgot to ask that question, but I can find out for you.

1211. Do

Mr. *Llewellyn.*

1211. Do you know whether it is paid weekly or monthly?—I know it is paid monthly.

1211*. Perhaps if you could ascertain you would kindly do so, whether the pensioner has to attend at a particular office to receive the pension personally?

Chairman.] I think, Mr. Davy, I am justified in saying, on behalf of the Committee, we are very greatly obliged to you for your evidence, and that we think, considering the short time you have had at your disposal and the difficulty you must have had in acquiring the information, what you have told the Committee has been extremely valuable.

Answer to Questions 1210 and 1211: "The old age pensions in the country districts and provincial towns are paid by the same authorities as pay the poor relief. The pensioners have, in ordinary cases, to appear and receive it themselves. In Copenhagen, however, a special arrangement has been made with a savings bank, called the Beehive (Bikuben), so that the pensioners get their pensions there on producing a certificate, whereas people in receipt of poor relief have to come to the municipal offices. Pensions are paid in advance, generally monthly, but in some cases weekly. Some authorities had begun to pay quarterly, but this was stopped by the Minister of the Interior, who only gives permission to make quarterly payments in exceptional cases."—*J.S.D.*

Mr. Frederick John Munro, called in; and Examined.

Chairman.

1212. You are clerk, I understand, to the Trustees of the Wells and Camden Charity at Hampstead, and you have been in that position for nearly 20 years?—Yes.

1212*. You have resided still longer in that locality?—I have.

1213. And taken a great personal interest in the administration of the charity?—Yes.

1214. That charity, I believe, is governed by the scheme of the Commissioners, which dates from 1880, and has been varied in some respects since then, in 1885, 1893, and 1897, is that so?—Yes, that is so.

1215. We have been favoured by the Charity Commissioners with two typical schemes in which pensions are given to old people; they contain two clauses which respectively prescribe the conditions, and also the disqualifications for the receipt of the pension; there are clauses for a similar purpose in your scheme, are there not?—Yes, there are.

1216. The Commissioners draw up the schemes and the clauses, and are responsible entirely for the provisions of the schemes?—They are.

1217. And after the schemes are made they are administered by the trustees, and the responsibility for administration rests entirely, I believe, with them?—That is so.

1218. It is with regard to some points connected with the administration that the Committee were anxious to have further information than Sir Henry Longley was able to give them. I observe that under Section 14 of your scheme the trustees have power to appoint a committee for any purpose which in their opinion can be better performed by a committee; has that power been exercised?—It has.

1219. You have such a committee appointed now?—We have a Standing Pension Committee consisting of about 12 members.

1220. For the purpose of awarding these pensions?—Not for the purpose of awarding them, but for the purpose of investigation, and then it comes up to the trustees—their recommendation.

1221. Of these 12 members some are *ex officio* and some are elected, I understand?—That is so.

1222. How many are *ex officio*?—There are four *ex officio*.

Chairman—continued.

1223. And eight elected?—And 16 elected; 20 altogether.

1224. But I thought you said on this committee there are 12.

1225. Four members of the committee are *ex officio*?—No, there are, I think, two *ex officio* on that committee and the rest are non-official.

1226. They are elected?—Yes.

1227. Are they elected by the trustees?—Yes, they are nominated by the trustees.

1228. Who are the *ex officio* members?—The *ex officio* members are the vicar of the parish and the chairman of the board of guardians.

1229. With regard to the nominated members, do they live in as a rule and are they acquainted with the circumstances of the locality?—Oh, yes.

1230. All of them?—Yes, all of them.

1231. This committee administers the scheme and they recommend the pensioners for appointment?—On this particular part of the scheme, yes.

1232. But the appointment as a pensioner must be confirmed by the trustees?—That rests with the trustees themselves.

1233. Under Section 5 I see that in order to qualify for a pension there are six conditions under your scheme with which the applicant must comply; first, he must be poor; secondly, of good character; thirdly, resident for the six preceding years; fourthly, he must not have received during those years poor relief; fifthly, he must produce evidence of provident habits; and sixthly, either from age, ill-health, accident, or infirmity, he must be unable to maintain himself by his own exertions. Now I want you to explain to the Committee how the inquiry into all these different conditions is conducted; and first of all I want to ask you, to whom is the application made for a pension?—The application is made to the trustees.

1234. Personally, or in writing?—In writing.

1235. According to the mode or terms you prescribe?—Yes; each applicant has to fill up a form in which they have to reply to a series of about 10 questions.

1236. Will you hand that form of questions in to the Committee?—Oh, yes.

1237. When the application or applications are made the committee satisfy themselves if the

Chairman—continued.

the general conditions are duly fulfilled?—They do.

1238. Now as to the first condition; you say that the applicant must be poor; what does the committee take as a definition of "poor"?—I do not know that they have laid down any hard and fast rule. What they do lay down is this, that an applicant must have at least 5*s.* a week in addition to the 5*s.* a week which they always grant.

1239. Do you mean that he must have 5*s.* a week of his own?—He must have 5*s.* a week of his own by some means or another.

1240. That is not one of the conditions mentioned in the terms of the scheme?—No, that is a condition which the trustees have laid down.

1241. Do I understand you that unless he had 5*s.* a week of his own, although he fulfilled all the conditions mentioned in the scheme itself, the trustees would consider him not entitled to a pension?—That is so.

1242. Well, then I suppose your definition of "poor" would be that he has got only 5*s.* a week?—I think that is roughly so.

1243. Then he must be of good character; what do they take as the test of good character, and is there any difficulty in ascertaining this?—In our case there is no real difficulty in ascertaining this. The trustees have so many of them lived all their lives in the parish that some two or three of them know and know well, each applicant, their circumstances, their means, and the general character they have borne all their lives in the parish.

1244. That is to say, from their knowledge of the locality, among the trustees, there are sure to be some who know everything about the applicants?—As a rule that is so.

1245. Well now, the next two points, residents and non-receipt of poor relief, are matters of fact, I suppose, which can be precisely obtained without any great difficulty?—Yes. Perhaps I might say that in addition to the chairman of the board of guardians we have on this committee two or three members of the board, so that no one can escape, and in addition to that, of course, they have to make a statement that they have not received Poor Law relief.

1246. Then as to provident habits, as a matter of practice, what sort of evidence do the committee require as to this; the scheme states that they must produce evidence of provident habits?—These are all questions we put to them, with the answers to which the trustees must be satisfied: "Has the applicant ever belonged to a friendly or benefit society or a club?—or insured his life?—or deposited money in a savings or any other bank?—or otherwise attempted to provide for himself, and how? What is the applicant's present income from all sources?"

1247. If the applicant answers the questions as to having belonged to a friendly society, or as to having money in savings bank or having insured himself, would any one of those be taken as a test of provident habits?—Any one of those would be taken as a test of provident habits.

1248. Supposing he was unable to answer in the affirmative, supposing he had done none of these things?—He would not get a pension; he would be considered disqualified.

Chairman—continued.

1249. Under your scheme that would be made a *sine qua non*?—Not actually in the scheme but in the administration of it.

1250. In the administration of your scheme that would be made a *sine qua non*?—Yes.

1251. In the administration of this scheme the trustees allow themselves some considerable latitude as compared with the conditions of the scheme itself?—Well they would to that extent consider they were entitled to form their own opinion as to whether a candidate had or had not attempted to provide for himself. Under the scheme he has to have attempted to provide for himself, and if he has not done so they would consider he is disqualified.

1252. As I understand you just now, he must have done it by one of these three methods?—That is so; if he has done it by none he would be considered disqualified.

1253. To make the case quite clear I am going to submit what occurs to me as a possible case to you. Supposing a man had been for many years in service, and had become unable to continue to perform his service, so that, for instance, his employer had given him a pension of five shillings a week, would not that be treated as a test of providence?—I should think it would.

1254. Then, under those circumstances, you think a man who was in that position might be awarded a pension?—I do.

1255. So that it is not exactly a hard-and-fast line that he must have subscribed in one of these three methods you have mentioned?—No, it is not to that extent; so long as he can prove that in some way or another he has attempted to provide for himself it would be sufficient.

1256. The receipt of poor relief within six years is a disqualification, I observe?—That is so.

1257. Would the non-receipt of poor relief up to the time of application be accepted by itself as a test of providence?—No.

1258. That would not be sufficient in itself?—No, there must be something positive as well as negative.

1259. How many pensioners are there at present?—We have 23.

1260. Are any of these women?—Oh, yes.

1261. How many are men, and how many are women?—I think there are about 17 women, and six men.

1262. Can you state the average age of the pensioners, or anything approximate to it?—Of course it varies from time to time; the other day we had a pensioner of over 100.

1263. An applicant?—No, a pensioner that was.

1264. I mean at the time of application, or rather at the time of granting the pension?—No, at the time of application she was about 85; she lived as a pensioner to be over 100. I should say that the average age is about 74.

1265. That would be the average age at which pensions are granted?—No, I thought you were asking me the average age of our pensioners.

1266. No; I meant to ask what would be about the average age at which pensions are granted?—I should say about 70.

1267. Now according to the scheme the pensions may vary from a minimum of 5*s.* to a maximum

Chairman—continued.

maximum of 10*s.* a week. You say in the statement with which you have been good enough to furnish me, that each pensioner has at present 5*s.* a week?—Yes, that is so.

1268. Why are the pensions fixed at the minimum?—Well, I think it is really because there are so very many applications on each occasion for a pension, that they try to spread it over as large a number as possible.

1269. Supposing you had sufficient funds at your disposal to give all the reserving applicants more than 5*s.* a week, should you do so?—Yes, we should do so, no doubt, and no doubt also there would be some graduated scale of pension instead of the present dead scale of 5*s.* for everybody at whatever age they may be,—such as, say 5*s.* a week for a person of 60, and 7*s.* 6*d.* for a person of 70 and 10*s.* for a person of 80.

1270. As a rule, what do you suppose a person could live upon at Hampstead; how much a week to live in decent comfort?—Ten shillings a week.

1271. So that, as they are bound by your practice to have 5*s.* a week of their own, all your pensioners have that amount?—I hope so.

1272. In what way do they live,—in houses of their own, by themselves, or with relatives?—Some of them live in rooms—artizans' dwellings, and some live with their relations.

1273. As a rule, when there is a vacancy, how many applications do you have?—About 30.

1274. In the typical schemes, which I spoke of, and which have been submitted to us by the Commissioners, I find a clause to this effect: "The pensioners shall be selected under the following conditions, after full investigation of the character and circumstances of the applicants and inquiry whether they have shown reasonable providence, and to what extent they may reasonably expect assistance from relations or others." I do not find any precisely similar clause in your scheme, but I suppose you make your inquiry on similar lines?—We make our inquiry very much on similar lines, and some of our questions here which are asked in the administration go to that.

1275. Is the inquiry usually made by the committee themselves, or by members of it, or how is it made?—The inquiry is simply made by the applicants filling up the form in which they are asked these 10 questions, and no further personal inquiry is made after the committee have gone through the applications unless they consider it is necessary to do so, when it will be done either by myself or by the Charity Organisation.

1276. That is to say, you get in their replies to these 10 questions, and then they have to be verified?—They have to be verified in a sense, because if the committee themselves, or some of them, did not know the case, and did not know the case well, they would refer to me or to the Charity Organisation Society to verify the statements made.

1277. The committee must be satisfied that the statements are true?—Yes, they satisfy themselves that the statements are true.

1278. What happens as a rule in practice, I suppose, is this, that the members of the committee having a great deal of local knowledge

Chairman—continued.

are generally able to say for themselves or to find out that those things are true?—That is so.

1279. Then if any further information is required, the inquiry is conducted by you?—It is conducted by me sometimes and sometimes by the Charity Organisation Society, Hampstead Branch.

1280. Do you have any difficulty in ascertaining the truth of these statements?—No, I do not think I have.

1281. Have you often had occasion to call in the Charity Organisation Society?—Sometimes the inquiry has been conducted entirely by the Charity Organisation Society, and sometimes entirely by myself. I think the Charity Organisation Society has perhaps more often conducted an inquiry than I have.

1282. And when the Charity Organisation Society are called in, do you find them of real assistance to you?—Yes, they are of assistance; I would hardly go the length of saying of real assistance; I think very great care is required in these personal investigations and inquiries, and that really somebody who has been to a certain extent trained in obtaining evidence alone can really properly do it.

1283. When these inquiries are held by the committee themselves they are held whenever there happens to be a vacancy, I suppose?—Yes.

1284. And they hear all the applications at once?—They do.

1285. Do they sit once or more for the purpose?—That would just depend on circumstances; they would sit more than once if necessary.

1286. As a rule, how long does their inquiry take?—About three hours.

1287. That is to say, that the claims of 10 applicants can be disposed of in an hour, as a rule?—Yes.

1288. And satisfactorily?—Yes, I think thoroughly satisfactorily.

1289. Are there many more applicants deserving of pensions, and to whom you would give them, if you had the means, than you are usually able to supply?—I think I may say, speaking quite roughly, of course, that we generally have six that we should like to give away where we can only give away one.

1290. You attach, I understand, very great importance to the local knowledge of the members who have to conduct those inquiries?—Yes.

1291. Would you go so far as to say that you consider it essential to the good administration of a scheme for pensions?—Well, I think it is a very important element.

1292. Could it be conducted by a clerk, assisted by the Charity Organisation Society, without this local knowledge on the part of the members?—I think it would not be so well conducted.

1293. So far as it goes are you prepared to say to the Committee that you consider your scheme has worked well, and been of benefit to the parish?—As regards the pensions?

1294. Yes?—Yes, I do. I do not think it is by any means perfect, but I think it has done a good deal of good. I have known of cases where I think

Chairman—continued.

I think the people themselves had much better have been without the pension. They have got too old for it, and they would far better have been in the House.

1295. You mean they are unable to take care of themselves, and they would be better in a good workhouse?—Yes.

1296. Was that opinion shared by them?—Yes, by some of them.

1297. Can they retain their pension if they do go to the workhouse?—No.

1298. They must have either one or the other?—Yes.

1299. Have you known instances where the pension has been surrendered and the person has gone to the workhouse?—Oh, yes.

1300. Is that common?—I should think about two in every 10 of the pensioners, perhaps, go to the workhouse eventually.

1301. After having received their pension?—Yes.

1302. That is not, I suppose, on the ground of preference, but because really they are unable to maintain themselves away from the workhouse?—They have made probably a very great struggle indeed to maintain themselves, and have half starved themselves for a considerable time before going into the workhouse, and eventually they have had to give up the struggle and go into the workhouse.

1303. I understood you to say that they must have 5*s.* a week of their own?—That is, of course, what is laid down here, and they have 5*s.* a week, perhaps, when they are 60 or 70; that 5*s.* a week generally dwindles down, when they get to 80, to nothing.

1304. It has been spent in some way, do you mean?—Well, somebody gives them, say 2*s.* 6*d.* a week, and somebody else gives them 2*s.*, and somebody else the balance of 6*d.*; then those people go away, and so forth, and in a great many cases they are reduced to this 5*s.* a week.

1305. Then it is because the pension is too small that they go into the workhouse and not because they are so infirm or require so much attention that it is necessary?—That is so; that is what made me say that I think at 80 the pension ought to be 10*s.* a week.

1306. Could you tell us anything as to the evidence of thrift that you obtain from the women who are applicants for pensions; are they able to produce a satisfactory evidence as to thrift as the men—for instance, in the case of friendly societies, I suppose it is not very common that a woman is able to say that she has been a member of a friendly society?—Some of them are, but not all; a great many of them have insured their lives, quite as many of the women as the men.

1307. Your experience is that the women are able to produce evidence of providence?—Generally speaking I should say so.

1308. The sum I understand that you have to dispose of now is 300*l.* a year in pensions?—Yes.

1309. Supposing it were doubled or trebled, supposing we say it were 1,000*l.* a year instead of 300*l.*, would suitable pensioners be forthcoming for the whole sum?—Oh, I think so, and more than that figure—up to 2,000*l.*, certainly.

Chairman—continued.

1310. In Hampstead?—Yes.

1311. And you have at present, how many?—Twenty-three.

1312. Do you mean 2,000 pensioners?—No, I mean 2,000*l.* instead of 300*l.*

1313. So that there would be considerable room for some other system of pensions where you are always unable to supply?—Quite so.

1314. What is the population of Hampstead?—I think now between 80,000 and 90,000.

1315. Then of course the proportion of the population in receipt of pensions from you is comparatively small?—Very small.

1316. Is that because you have not the means of supplying them?—That is so.

Sir *Walter Foster.*

1317. You said that when these people came under your care they have to satisfy you that they have 5*s.* a week of their own—is that not so?—Yes.

1318. But that as they get older the 5*s.* disappears?—Yes.

1319. And the case you instanced was that in which the 5*s.* had probably been made up by contributions from friends in different proportions, and these had gradually dropped, and the person had only the 5*s.* pension to live upon?—Yes.

1320. In that case you could have had no evidence of any provident arrangement on the part of the pensioner at the time of application?—Well, that does not necessarily follow; in some cases, I forget whether it was so in hers or not, they have laid by money, but that money gets spent before they get to the age of, say 80.

1321. A case of that kind would be one in which a person having saved a little money and having given you evidence of that, and having the 5*s.* from precarious sources, would gradually lose the precarious income and spend the little savings on herself?—Yes, that might be so.

1322. And to come to those conditions which you mentioned?—Yes.

1323. But you never find any of your pensioners going to the Poor Law from you excepting under conditions of absolute necessity as regards want of income or physical disability in the way of illness?—No, we do not. There was a case of a woman who went to the workhouse, but there the pension had to be suspended because it was found that she drank.

1324. You do not find that the existence of your pension system is at all hurtful to the saving habits of the people in your district, do you?—No, I do not think we do. As a rule they do not get them until they are quite old, the average being about 70.

1325. And I suppose some of these people earn small wages as well?—At the age of 60 there would be earnings of probably 5*s.* or 6*s.* a week.

1326. That is not complained of by the other working classes in the district, is it?—Oh, no.

Mr. *Cripps.*

1327. You were saying that you think about 2,000*l.* could be spent in your own district; are there any other pension funds there except your own?—There is no regular fund, but there is the

Sir *James Rankin.*

Hampstead Charity Organization Society, which is very active there, and they do give pensions.

1328. But there is no regular pension fund?—No.

1329. Do you consider that the purchase of an annuity would be a good test of thrift?—Yes, I think so.

1330. And an annuity purchased by an applicant, I suppose, would be taken as a test of having done something towards earning a pension?—No doubt.

1331. Do you consider that your pension system keeps a certain number off the rates who would come on the Poor Law if it were not for your pension system?—Yes, I do.

Sir *Fortescue Flannery.*

1332. You told us that the eligibility consists in sickness, accident, and old age. I take it from your evidence since that practically the scheme has evolved itself into an old age pension scheme; the majority of the applicants are disabled by old age?—The majority are certainly, but, of course, every now and then the pension is given to some one who has met with an accident, say, lost two or three fingers off a hand, or something of that sort.

1333. How much above the 5*s.* a week would disqualify a man?—Well, as I say, there is no regular rule, but I should say 10*s.* a week would.

1334. Ten shillings a week would disqualify a man?—Yes.

1335. Is the cost of administration of your system very great; I should like to have the cost; you administer 299*l.*, 23 pensions of 13*l.* a year: what is the cost of the administration of that?—I do not think I have ever taken out that part from the cost of the rest of the administration of the charity. I can say at once that the cost would be very slight, because a great deal of it is done voluntarily.

1336. The committee are voluntary?—The committee are voluntary, and the persons who actually hand the money over to the pensioners all do it voluntarily.

1337. I was going to ask you that: how is the money conveyed to the pensioners?—The money is conveyed to the pensioners weekly by visitors. There is what we call a visitor for each pensioner, and it is conveyed weekly to the pensioner who signs a receipt for the money in a book each week. That is all done voluntarily.

1338. The pension is brought to the pensioner?—Yes.

Mr. *Hedderwick.*

1339. What area does your charity cover geographically, does it cover more than one parish?—No, only the parish of Hampstead.

1340. Do you consider that boards of guardians would not be as good authorities to find out the character or qualifications of applicants as the committee you have?—I should think so.

1341. Or parish councils, do you think they would do as well?—Well, I have no experience of parish councils myself at all.

1342. But you lay great stress on the local knowledge of the authority whatever it may be?—I do.

Mr. *Hedderwick*—continued.

1343. Do I understand you to say that, as far at all events as Hampstead is concerned, the 5*s.* that your charity gives, unless it be supplemented by some private means, is insufficient to keep the pensioner out of the workhouse?—Oh, yes; certainly.

1344. Might I go so far as to say that in your opinion less than 10*s.* would not be a possible means of subsistence outside the workhouse?—That is my opinion; these people have to pay 3*s.* 6*d.* or 4*s.* for a room.

1345. You understand quite what I mean; I am asking your opinion if it would be useless to give a person less than 10*s.* to maintain himself, unless he had some other means of subsistence?—I think so.

1346. That applies also to the district over which your charity applies?—Only to that district; I know of no other.

Mr. *A. K. Loyd.*

1347. You remember the Camden Trust during the whole period in which this scheme has been in operation—since 1880?—Yes.

1348. Do you recollect the abuses in respect of doles to which Sir Henry Longley testified before one of the inquiries as to giving them away all round and getting rid of them somehow?—That used to be so.

1349. Did that exist in Hampstead?—I do not remember it in Hampstead in my time at all.

1350. I do not know whether this scheme was started to escape from those abuses?—No, this scheme was started on the amalgamation of two charities which had been administered separately before: the one was called the Wells Charity and the other the Camden Charity; they were amalgamated and this scheme started.

1351. The object of this 5*s.* limit as I understand is this—that having only a limited sum at your disposal you are obliged to select those persons who from some source or another can bring something for themselves towards meeting your pension?—That is so.

1352. And with regard to the others you do not say whether they are more or less deserving; they have to be provided for by the Poor Law?—Yes.

1353. Apart from that 5*s.* limit, you could not work your 300*l.* to do any practical good at all?—Not to do so much good, certainly.

1354. Perhaps I ought to say that you get the most good out of your 300*l.* by confining it to those people who from some source, assistance pssibly from others, can bring 5*s.* to meet your 5*s.*?—We think so, yes.

1355. The statement that you made to my honourable friend on the left, that 10*s.* is the least on which a person could live in Hampstead, is taking into consideration the cost of a room, rent, in Hampstead?—Yes, it would a little differ in different parts of Hampstead, but I am taking the average.

1356. There is from 3*s.* 6*d.* to 4*s.* a week for the room?—Yes.

1357. The living, I suppose, would be also higher in Hampstead than in a country district?—Very much higher.

1358. Then we must not take the 10*s.* limit as applying to an agricultural district?—I know nothing

Mr. *A. K. Loyd*—continued.

nothing of an agricultural district; I speak simply of Hampstead.

1359. Have you had any experience of the value of even a small pittance, such as 5*s.*, or even less, in enabling a family to keep an old member of their family, among themselves which they could not do if he brought nothing to their common fund?—We have had some such cases.

1360. Sometimes the 5*s.*, which is found by themselves, as I understand dwindles away?—Yes.

1361. Have you ever met any case in which, in spite of that extra 5*s.* being no longer available, the family have been glad to keep some old man or old woman amongst themselves by the aid of the 5*s.* which you have found?—I have known it attempted, old people living together, three of them, say, attempting it; but that is not a success generally.

1362. And possibly from the higher rent and higher rate of living in Hampstead when the 5*s.* is reached the same considerations would not apply in Hampstead as would apply, amongst the poor in the country?—Certainly, that is so.

Mr. *A. K. Loyd*—continued.

Mr. *Llewellyn.*

1363. Just two questions. How are your pensions paid; weekly?—Weekly.

1364. For any particular reason?—It is found that by paying it weekly the pensioner likes it better than going any length of time like a month; it suits him better to have it speedily.

1365. You stated just now, in reply to Sir Walter Foster, that in many cases the 5*s.* that they produce at the time of the application has disappeared; have you any reason to think that that 5*s.* occasionally is found for the purpose of providing them with a qualification?—I think that may be so in some cases; it is exceedingly difficult to get to the bottom of it.

Mr. *Leeky.*

1366. Where is the money paid; at their homes?—At their homes.

1367. Not at the office?—No; many are too old, really, to come to the office.

Thursday, 15*th June* 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Mr. Cripps.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Mr. Hedderwick.
Mr. Samuel Hoare.
Mr. Lionel Holland.
Mr. Lecky.
Mr. Llewellyn.
Mr. A. K. Loyd.
Sir James Rankin.

THE RIGHT HONOURABLE HENRY CHAPLIN IN THE CHAIR.

Mr. CLAVERHOUSE GRAHAM, called in; and Examined.

Chairman.

1368. You are President of the Old Age State Pensions League, and you have also been a Director of the Manchester Unity since 1890, and a working Oddfellow since 1867, I believe?—That is so.

1369. You have also been an advocate of old age state pensions for friendly societies for many years; since 1885?—I have.

1370. You are aware, no doubt, the Committee has before it a vast quantity of evidence that has been taken on this subject in the course of previous inquiries into the questions which are referred to them, and they desire, as far as possible, to avoid taking evidence on any matter or matters which have been already dealt with; but you have a scheme, or a Bill of your own, I understand, upon which I should like to ask you some questions. The first question I wish to ask is this: Your scheme is limited to people of 65 years of age, or over, is it not?—It is.

1371. The object of the scheme is to provide people over that age with a pension of 5*s.* a week subject to certain conditions which the recipients of the pension are to fulfil?—That is so.

1372. Now in addition to being 65 years of age there are certain other qualifications which are required in order to entitle a candidate to the receipt of a pension, which I will enumerate. In the first place, he must not have an income of more than 1*l.* a week from other sources, or 30*s.* a week in large centres of population?—That is so.

1373. In the second place he must never have received poor relief except under special circumstances?—Yes, only as in case of emergency.

1374. Thirdly, he must have been an ordinary paying or benefit member of a registered society?—Yes, either friendly, trade union, or co-operative society, who carry out the Friendly Societies Act.

1375. Or he must have been a member of a dissolved society of this kind, in regard to which he can prove that, by reason of age or other circumstances, he has been unable to join another society?—That is so.

Chairman—continued.

1376. I understand that, for the purposes of your scheme, friendly societies are to include, besides ordinary friendly societies, all trades union and co-operative societies or thrift associations with sickness benefit?—Who carry out the Friendly Societies Act.

1377. There are various other matters connected with your scheme which I shall have to ask you about later, but I think those which I have enumerated are the principal conditions which, generally speaking, you hold should be necessary to qualify candidates for a pension?—Yes, in a general way that is correct.

1378. Now, upon that I want to ask you, in the first place, for how long must a candidate have been a member of any one of these societies?—Seeing that none of the societies, so far as I know, accept a membership after 45 years of age, he must, of necessity, have been a member at least 20 years.

1379. So that, for the purpose of fulfilling the conditions you lay down, he must have been 20 years a member of one of these societies?—Yes; only I ought to add that, seeing a very large number join before they are 45 and sometimes lapse and re-join, I do not consider that the 20 years should, of necessity, be continuous. The settlement of that question should be decided by the pension committee of the particular branch or lodge or court or society to which he is attached.

1380. What is it exactly that you leave to this pension committee (which we shall come to later on); is it the question whether the 20 years shall be continuous, or whether, under any circumstances, it is to be less than 20 years; or is 20 years, whether continuous or not, to be an absolute condition?—I think 20 years ought to be the condition, but not necessarily continuous years of membership.

1381. That is to say, the man must have been a member for 20 years, but whether that 20 years is to be continuous or not is to be left to the pension committee?—Yes, to be decided when the circumstances of the case are brought before them.

1382. With

Chairman—continued.

1382. With regard to the condition that you mentioned, that he must have been an ordinary paying of benefit member of a registered society; would you explain to me exactly what that means?—He must not have been an honorary member, otherwise you yourself, for instance, might become a pensioner under the scheme.

1383. He must have been a subscribing member?—He must have been a subscribing member.

1384. To whom must the application be made for the pensions which are given on these conditions, and who conducts the inquiries and decides whether the conditions are fulfilled?—Every lodge and every court of a friendly society, and I think I am correct in saying also every co-operative society and every trade union, has what is called a management committee attached to every branch, or lodge, or court. This management committee is elected annually by the members of the particular branch, lodge, or court. They do their work for the welfare of the cause; they are not paid, nor do they wish to be paid. I think I may say there are at least 60,000 brethren of that character at work every day or every week throughout the year.

1385. That is the authority to whom the application is made?—Yes.

1386. That same authority conducts the inquiry and decides whether the conditions requisite for a pension are fulfilled?—Just so. The same authority manages the sick benefits of the particular lodge, branch, or court; and on the same lines it would conduct the investigation in regard to any case that may not be reckoned to come under the rules without some inquiry.

1387. You give pensions also, I understand, to the widows of all pensioners?—I would give a pension to every widow whose husband had received a pension, seeing that only one pension under my Bill can ever be received by one person. I would give it for a double reason: that it would, from a financial point of view, enable the widow to maintain herself with what she might secure in addition, outside the poor rate, and thus not become a pauper in her old age; and, secondly, from the moral point of view, to avoid the result that, after having been married to a member, and being herself, perhaps, as well, a most worthy woman, she should, through the death of her husband, be reduced to what we should call this degrading position.

1388. I do not want to go into the moral point, because a great deal of evidence has been given on that before other Committees?—I understood you to ask me for my reasons.

1389. No, I asked for the fact whether you gave pensions to widows; I understand that you do, and you have been good enough to favour us with your reasons for giving them as well?—Quite so.

1390. So far, no one would be eligible for a pension except people who have subscribed to a friendly society within the meaning of your scheme, that is to say, to one of these associations?—Quite so.

1391. Then, in addition to that, I understand you propose to admit necessitous women who have lived honest, industrial, and thrifty lives, and who have been unable to belong to a friendly society because of none existing?—Because the Government of the country has never done its duty to the old women of the country.

Chairman—continued.

1392. I did not ask the reason why it is, but is it so?—It is so.

1393. You propose, I understand, to admit necessitous women who have led honest, deserving lives?—Yes.

1394. A similar provision, as I understand, is also to apply to men?—To the few that we may find.

1395. You think there would be very few?—Yes.

1396. That is to say, people who had not belonged to friendly societies?—Yes, and who are of 65 years of age.

1397. With regard to there being very few of such men, is it not the case that there are no friendly societies, or very few, in Ireland?—You know the reason why.

1398. I wanted to know whether it was the fact?—Unfortunately, it is the fact.

1399. Therefore it is not quite accurate, I suppose to say that the cases of men who had been unable to join a friendly society would be very few; it would include the greater part of the people over 65 in Ireland?—It must, if you take the United Kingdom.

1400. In the case of these two last-mentioned classes, is the same management committee to be the authority to decide?—Yes.

1401. Then the management committee decides with regard to all the applicants for pensions of whatever class, as to whether they are entitled to pension, or not?—Yes.

1402. How would the pension committee be composed, and what would be the area of their inquiry?—The pension committee would be composed, I take it, as it is now, of members of the particular branch, court, or lodge.

1403. What would be the area of their inquiry?—That particular branch, court, or lodge; or if a district committee, that district. Whether the condition under which I have also included that women should be taken in, and that men over 65 of the class I have described should be taken in,—whether under those circumstances the management committee should be extended to include, for this particular purpose alone, any outsiders, such as, to wit, the vicar of a parish, a minister, a guardian, a member of the district council, a member of the parish council, or not, would be a question of detail which would have to be considered; but, as that is a new departure, I could not myself settle it on a moment's consideration.

1404. I am not quite clear that I follow you; are you contemplating now that under certain circumstances the committee of management might be enlarged by the introduction of such people as you have referred to?—I think that the committee of management themselves might desire it; that is all.

1405. That is to say, to include people of the kind you mention on the committee?—Yes.

1406. You have no proposition to make of your own in regard to that?—I have no proposition; I have only the result of consultation with those with whom I am acting, and, in many instances where this idea has been brought up they have come to the conclusion that it would

Chairman—continued.

would strengthen the committee, and that there would be no objection on the part of any branch, lodge, district, or court, to include these outsiders, as I may call them, in a very respectful way, for this particular work.

1407. Would the committee of management, constituted as it is at present, be fully possessed with local knowledge of the circumstances of all the different applicants?—Most fully.

1408. Have you formed any estimate of the number of pensioners who would probably apply for pensions under your scheme, and obtain them, or of the cost of the pensions?—I have.

1409. What is the estimate of the numbers?—Of course we have no data to commence with except the data of three of the largest and most important societies. In my own particular society (the Manchester Unity), we own to-day over 65 years of age, 30,000 brethren; and I take it that, so far as we know the data, the Foresters will own about the same, they being based very much upon the same principles, and having the same number of members.

Sir *Fortescue Flannery.*

1410. Is that males alone?—I am speaking of males alone.

Chairman.

1411. Do I undersand you to say that you calculate that the Manchester Unity have over 30,000 males over 65 years of age?—That is the report given to us last year.

1412. What would the Foresters be: about the same?—About the same; and then I take it that, remembering the total number of other societies, and following the same data (which unfortunately they do not possess), we may reckon that we should, as a commencement, call upon the Government to give to 120,000 men over 65 years of age a pension of 13*l.* a year.

1413. You mean 120,000 altogether?—Yes, that is the total of men. In addition to that, including the women, I anticipate that we should at least require to add another 50,000 for them; but, of course, that is mere opinion, because we have no data to go upon at all.

1414. Are not the women over 65 quite as numerous, or more numerous, than the men?—They are not so dependent as a man at 65; a large number of women at 65 are well to do—a very much larger proportion than in the case of men.

1415. Is that so?—Yes.

1416. On what do you found that opinion?—I found it on the general census of the country of 1891.

1417. That women over 65 as a rule are better provided for than men?—That among old women, as a rule, there is a larger number who are well-to-do—I do not mean to say that the whole of the old women are better provided for, but that there is a larger proportion of old women who are better off.

1418. In the sense that they have been able to provide for themselves?—And in the sense that money has been left to them, which very often is not left to men.

1419. Have you any information to support that view?—I do not think I could give you any other data for that answer, than that it is simply

Chairman—continued.

the conclusion one comes to from what one sees and hears and reads.

1420. As a rule, women have lower wages than men, have they not?—Yes, that is perfectly true; I am not speaking only of poor women.

1421. But this scheme applies only to poor women?—I was talking of the total number of women, not of poor women.

1422. We are speaking of persons who would be admitted to the advantages of your pension scheme. One condition is that they must be poor, in this sense, that their income is to be limited to 1*l.* a week?—Yes; I should say you must add 40,000 or 50,000 for the women.

1423. Then as regards the particular people we are talking about, what you have just said about women would not hold good?—No, I was speaking of the total body of women.

1424. Then, so far as this scheme is concerned, your observation was beside the mark?—It was not intended to affect the last answer I gave.

Mr. *Lecky.*

1425. You still put it at 40,000 or 50,000, I understand?—Yes, 40,000 to 50,000.

Chairman.

1426. Applying the calculation to women who would be eligible for these pensions I suppose you would have to add a great deal to that 50,000; is it not the case that women of the age of 65 are more numerous than men?—It may be so.

1427. Then we ought to calculate at least upon as many females as males being eligible under your scheme?—Do you mean 120,000

1428. Yes?—That is a matter of opinion, of course.

1429. Is it your opinion?—No, it is not.

1430. Why do you think they are less numerous, for pension purposes, than the men. I have a calculation here, dated the 28th November 1896, which will be found in the Appendix of the Old Age Pensions Committee, in which there is a table as regards the number of males and females. The total population of males is put as 15 millions, and of females it is put as 16 millions. At 60 years of age, and upwards, the population of males is 1,042,000 and odd, and of females it is 1,279,000 and odd. At 65 years of age, and upwards, the number of males is 656,000 and odd, and of females 829,000 and odd; having that statement before you would that modify your opinion at all?—I am still disposed to think that a large number of women are provided for in several ways in which men at 65 are not; but, of course, I am not going to argue against figures of that kind, and if we are to multiply 120,000 by 2, that would be 240,000, and I will take it at that, if you like, although I should not put it so high, so far as my own judgment is concerned.

1431. I gather you still adhere to the opinion that the number of women over 65 years of age who would be in poor circumstances, and who would be eligible for your pensions, would be considerably less than the number of men?—I am disposed still to stick to that opinion.

1432. You have no particular argument or reason to adduce in support of that belief?—I am bound to say I have not, except my own knowledge of the matter.

1433. As

Chairman—continued.

1433. As I understand under your scheme, in addition to the people who belong to friendly societies there are two classes of women, and of men, who have been unable to belong to friendly societies, who are also to be admitted to pensions. I understand that, as a rule, the number of women belonging to friendly societies, who are admitted to friendly societies, is comparatively small, is it not?—It is so, but that is not their fault.

1434. The fact is so?—It is so; female lodges have only been lately established by friendly societies at all, and many of the sick clubs to which women have been attached in years past, have collapsed.

1435. As you have already stated, it is also the fact that in Ireland friendly societies are very few, very few of the old population in Ireland would be members of friendly societies?—I fear that is so.

1436. Now there are about two millions of people in the United Kingdom over 65 years of age; what proportion of the whole of those do you suppose would become pensioners under your scheme?—I think I have already answered that question, have I not?

1437. No, because you only referred to people in friendly societies?—I believe that there are 1,800,000 people over 65 years of age, but I could not tell you how many of those would become pensioners. You are speaking of a universal pension scheme, I take it.

1438. No; I am asking a simple question. I ask: How many of these two millions do you consider under your scheme would become eligible for pensions?—Those I have named already.

1439. But, as I have pointed out, those whom you have named already are limited entirely to people who belong to these societies?—And those are the only ones we propose to admit under the scheme I am putting before you.

1440. But you have already told us very distinctly that under certain circumstances you propose to admit women and men to the receipt of your pensions who do not belong to friendly societies?—Quite so; I follow you.

1441. Then there must be a considerable addition to the numbers who belong to friendly societies who will become eligible for these pensions. Having pointed out to you the fact that very few women belong to friendly societies, and that very few men in the population of Ireland belong to friendly societies, upon those facts I ask, have you considered how many people altogether would probably become eligible under your scheme?—I should say about 200,000.

1442. Taking the number of women as 120,000, which is the number of males which you estimated would receive pensions under your scheme, that alone would make 240,000; however, you do not anticipate that the number to receive pensions under your scheme would be more than 200,000?—I think not.

1443. Of course there is a vastly greater number of people than that who are poor and necessitous, and probably deserving; those would be excluded then altogether from any benefit under your scheme?—We take it, of course, that this pension scheme for these particular people, especially the members of friendly societies, is what I may call a reward for service to the nation. They save the poor rate of this country six millions a year; and I think that is a great service, besides the good they do in other ways.

1444. Now I will turn to another point, if you please. One of the conditions is, the applicant must not have an income of over 52*l.* a year; that is so, is it not?—That is so. That means a clear income; wages are intermittent, as you know, with wage people.

1445. So that while a man with 51*l.* a year could have a pension and would be entitled to it, a man with 53*l.* a year would be disqualified?—That is the same story with all pensions.

1446. I am not aware to what pensions you allude; it is not the same certainly with regard to all the pensions as to which we have made some inquiries in this Committee. But apart from that altogether, how do you justify that distinction?—You must make a distinction somewhere, and I made the distinction upon what I call a living wage.

1447. Then you are quite prepared to accept what appears to a good many people to be a great anomaly, namely, that a man in receipt of 53*l.* a year should be totally disqualified from receiving a pension, while a man having 51*l.* a years is to be entitled to it?—I am afraid hard lines in Acts of Parliament must always occur. To begin with, I do not think there would be very many who would be getting 52*l.* a year at 65, so far as my experience of wage-earning people goes. I mean a clear income of 52*l.* in the year.

1448. I suppose you are quite prepared for the fact that people with over 52*l.* a year, say with 53*l.* a year, would be very liable to make complaint of a scheme of this kind?—We must wait and see as we do in all new schemes.

1449. Does this condition as to the income of 52*l.* a year apply also to the other class whom you propose to include—women of deserving lives?—Yes.

1450. Have you no apprehension that a limit of that kind of 52*l.* a year would be a great inducement to people to reduce their incomes?—By one pound, do you mean?

1451. Supposing persons have 53*l.* or 60*l.* a year, would not this condition be a great inducement to them to reduce their income, either by giving it away to their children or elsewhere, in order to qualify for a pension?—I should not like to give them that character at all, for the stamp of people I am speaking for are exactly the opposite of that character, entirely.

1452. But human nature is human nature all the world over. You have no apprehension whatever upon that point?—Not the slightest. I am perfectly certain that just the opposite will prevail. If I thought otherwise I would not sit here and advocate their cause five minutes.

1453. You have no apprehension that the temptation to receive a pension would induce any of these numerous applicants either to reduce their income, which they might think quite legitimate, by giving it to their children, or by making any misrepresentation whatever as to the amount of their income?—I do not. Because I know the work they do for nothing, and

Chairman—continued.

and the labour they undertake for the good of others, and I am perfectly satisfied it will not occur.

1454. Let me ask you whether a person in this position would also be included as eligible, which appears to me to be possible, supposing a man with a fixed income of 50*l.* a year, we will say, from some source from which he receives a certain income, fulfils also the condition of belonging to a friendly society, but that he never does any work, and never has done any work, would he be entitled to a pension?—Certainly.

1455. With regard to the decisions of your Committee there is to be an appeal from your Committee, I understand?—Yes.

1456. But only to authorities which are connected with the society?—The same class of authorities which exists in these societies, from the ordinary branch, or court, or lodge, extending through a district combining many lodges, and then extending to the ultimate court of appeal, of which I have the honour of being a member as a director, what we call the final court of appeal, who are permitted under the Friendly Societies Act to settle Appeals. So that there would be three courts open to the applicant for a pension, and those three courts are to my mind most equitable, and very much to be admired. The duties are undertaken by disinterested people in every section, who have nothing but the welfare of the general cause in their mind, and who in the decisions they give are entirely independent.

1457. But they are all connected with the society?—Yes, except so far as regards that hint I threw out before, that they may feel that they would like to be strengthened, at any rate in the first court (that is, the Branch Pensions Committee) by having outsiders of the character I have named; that at present is a court which does not exist.

1458. You are now speaking of the management committee?—Yes.

1459. But from the management committee, if the applicants are dissatisfied with the decision, I undersand there is an appeal?—There is to the district.

1460. That appeal is to be made to authorities who are connected with the society?—Yes. The same observation would apply with regard to strengthening that district committee, but it would not apply with regard to the final court of appeal of the directorate.

1461. By those means, as I observe you say in the memorandum which you have been kind enough to furnish me with, you avoid all control and interference except by persons who are interested in the success of the society?—That is so.

1462. It is part of your scheme, is it not, that the Treasury is to find all the money?—It is, as it finds other pensions.

1463. On the other hand, the Treasury, as I understand, is to have no voice and no say at all as to who ought or who ought not to receive a pension?—Certainly not; they will accept the decision of the management committee, or the decision of the final committee, if an appeal is made.

1464. The money for these pensions is to be paid, I think, direct by the Treasury to what you call the chief secretary?—Yes.

Chairman—continued.

1465. What do you mean by the chief secretary, the secretary of the main branch?—I mean by the chief secretary in that particular connection, the secretary of the whole order, or the whole society.

1466. That is to say, he would be the chief secretary of the Manchester Unity, or of the Foresters' Society, or of the Oddfellows?—Quite so.

1467. All the money from the Treasury is to be paid direct for these pensions to the chief secretary?—Yes; perhaps you will allow me to refer to what I say about the chief secretary in the somewhat elaborate paper I sent you.

1468. I think I will bring that out in a more convenient form presently?—If you please.

1469. I understand a tabulated list of the amount of pensions, each half year, is to be sent to the chief secretary, who is to keep what is called a pension ledger?—That is so.

1470. Then that pension ledger has to be sent to the Treasury, who are to see that the pensions are properly vouched for?—Yes.

1471. If any mistake occurs, then the Treasury are to send back word to the chief secretary?—Quite so.

1472. What is to happen then?—The Government shall have the power of sending an officer either to examine the books, or to ask for a call of the books. We do not care what officer is appointed as long as he is not a Poor Law officer; because our people have a very great objection to the Poor Law, in all its forms, and they show it by going through any amount of sacrifice rather than ever receive Poor Law relief; therefore, they would have nothing to do with the poor law; but it might be an officer of the Excise, or of the Post Office, or any other Government officer you like to appoint.

1473. I understand there are 7,000 societies registered, and some 15,000 branches; is that so?—I do not quite follow as to the 7,000 registered societies; if you mean 7,000 societies registered under the Act, I should say many more. I should say double the number, at least.

1474. The members of those would all be eligible for pensions, would they not?—Yes, so long as they carried out the Friendly Societies Act.

1475. If your scheme answered, you anticipate, I apprehend, that there would be a great addition to the members of the friendly societies; that would probably be one result, I apprehend.

1476. Then the number of recipients of pensions would in the course of, at all events, a very few years, be something very great indeed?—It would.

1477. In the case of all these numberless recipients——?—Not quite "numberless."

1478. In the case of all these, we will say, very numerous recipients, what is to be the safeguard of the Treasury?—The safeguard of the Treasury, to commence with, would be that the poor rate of this country would be at once reduced.

1479. I am not speaking of the poor rate, but I mean what is to be the safeguard of the Treasury against being called upon to pay more than they properly ought to pay towards these pensions?

Chairman—continued.

pensions?—Do you mean paying more than their proportion?

1480. I mean paying more than they ought to pay; that is to say, that they should be called upon to pay for pensions which would not be justified?—I cannot agree with you.

1481. I am asking how is the Treasury to protect itself in the case of these hundreds of thousands of pensions. The society, of course, is directly interested in the success of the scheme, they are to send to the secretary a pension ledger containing the whole of these pensions?—Yes.

1482. The Treasury have to satisfy themselves that all these pensions are properly earned; how is it possible for them to do it?—Very simply, indeed, if I may say so.

1483. That is what I want you to explain?—The list goes up year by year; the list, of course, would be an increasing list (I hope it would) year by year, but the old list would still continue for several years, and every alteration that would be made would appear as an alteration in the tabulation from year to year, or rather from half-year to half-year. In looking over that ledger, it would be a very simple matter to see what changes had taken place, because, I take it, the method of rotation numbers would be used in this matter, as is used in a very large number of big ledgers, and the rotation number being thrown out would at once show why and wherefore such and such a pension had lapsed, either that the pensioner had died, or that something had occurred by which the pension had lapsed. That would be reported by the chief secretary, as sent to him from the particular secretary of the particular branch. The new rotation numbers would go in, and an explanation would be given as to how and why those pensions were now to be put upon the list. There is no difficulty therefore, so far as I can see, in keeping that book, if I rightly understand that to be your question.

1484. The money, I understand, is to be paid in the first instance to the chief secretary of the society?—Yes.

1485. Then it is to be paid by the chief secretary again to the secretaries of all the different lodges and branches?—Sent as a cheque to the particular treasurer of each particular branch.

1486. Is the chief secretary of the society to examine into all the accounts, and verify the vouchers for them, before he pays it?—No.

1487. Then all that the Treasury has to depend upon is the reports or the statements of the secretaries of these very numerous branch societies; is that so?—Not quite, because the Treasury can look back from year to year, to see what occurred with regard to any particular number in any previous year.

1488. But I apprehend the Treasury, before paying over many millions of the money of the taxpayers, would have at least, to have some guarantee that it had been properly earned?—When you speak of many millions, they of course do not exist, and will not exist, for very many years; but whatever they paid over, I take it you would consider, they should have something like vouchers as a security that that money was well laid out. It has gone

Chairman—continued.

through (if you will allow me to put it in rather a detailed way) three sets of hands to begin with. First of all, the committee of the lodge or court must accept it. It then goes to the district committee, and it must be accepted and added to the tabulation which they make of all the lodges and branches in each particular district. It then passes on from the district to the chief secretary. If any doubt arises in the meantime an investigation takes place. Three investigations also can take place before the thing is finally settled, the third being by the board of directors of the particular society. After that, I take it, such three checks are sufficient to justify the Treasury in paying the money unless, in looking over that pension ledger (the big ledger, as we may call it), they discover by the rotation number that there is something amiss in any particular case, and that has missed the other three checks.

1489. But I think I understood you to say that all these three different authorities who you consider would be a check upon the expenditure, are directly interested in the promotion and the success of these societies, and that success, you told us, would be greatly helped by the greater number of pensions that were given?—But, of course, I am bound to say, the conditions of granting pensions are so clear, that there can be nothing like what I may call preference, or favouritism, or a desire to put a member from being a sick member on to the pension list; that cannot occur. First of all they must be 65 years of age, and secondly, they must be paying loyal members of the society. Therefore, there is nothing like favouritism, or what you may call a desire to get rid of sick liability, and responsibility, as there would be in some pension schemes I might name; there is no risk whatever of that in this scheme.

1490. You have no doubt in your own mind that the interests of the Treasury, and of the taxpayers, would be properly safeguarded under the scheme you propose?—I cannot see how they could be anything else. They are all taxpayers themselves, who would be seeing to this, and I cannot be too pronounced in saying there is no reason why they should attempt to add people to the pension list; indeed, they could not do it.

1491. Are the secretaries of all the independent societies, in your judgment, thoroughly reliable?—That is a wide question, but I do not quite understand what you mean by "reliable," if I may be allowed to say so.

1492. Under your scheme they have to send in statements with regard to the pensions that have been given, and the amounts, and, I suppose, the characters of the recipients?—They cannot get wrong, because they copy it from their own lodge book; everybody knows the age of every man in his lodge, or in his court; it is entered when he enters, and it is carried on in the pence book year by year.

1493. But I understand you to say that the chief secretaries of the larger orders are to make no inquiries into the tabulated accounts that are submitted to them; it is left to he Treasury to inquire, and to satisfy themselves, as to how far all these accounts and statements and vouchers are correct; is that so?—Quite so.

1494. Have you ever had instances, or ever known

Chairman—continued.

known instances in which secretaries of some of these smaller branches have been incorrect in their accounts?—I am sorry to say I have, but this is not a question of accounts.

1495. In their statements, I will say?—I should not like to say so in their ordinary statements; I mean the copy of their book.

1496. Do you say there has never been reason to complain of the conduct of the secretaries of any of these smaller branches?—You are putting me in rather an awkward position when you ask me to answer that question, because of course this is a public inquiry; and if you ask me with regard to this matter, whether from a financial point of view none of them have ever taken money that belonged to other people, or, from ignorance, have made wrong returns to the registrar, of course I am bound to say that they have.

Mr. *Hedderwick.*

1497. Are not prosecutions for embezzlement frequent against treasurers and secretaries of small building societies, for instance?—Certainly, I am not here to justify or defend those.

Chairman.

1498. But, as I understand, your scheme amounts to this, that the Treasury is to be called upon to pay a very large sum of money, be it greater, or be it less, for the purpose of these pensions; it seems to me that the safeguards for the Treasury proposed by your scheme are totally insufficient; I was trying to ascertain whether you could say anything in reply to my questions, to relieve my apprehension that they would be insufficient; however, I gather you have nothing further to say on that point?—Of course my opinion is entirely opposed to yours in that respect. It seems to me they could not very well be anything but sufficient, seeing that it practically is simply a question of total account; it is not a question of how much a man has in hand, as in the case put to me by the honourable Member just now; that is another matter altogether. There is no money in hand in this case at all.

Mr. *Llewellyn.*

1499. Why not?—How can there be? It is a tabulation.

Mr. *Anstruther.*

1500. I should like to ask you, with regard to the disqualifications under the scheme, of which you have given an outline in your evidence, do you contemplate any disqualification by reason of conviction for an offence, punishable by fine or imprisonment, or imprisonment without the option of a fine?—Before I answer that question may I ask you, Mr. Chairman, whether the statement I have given you, and which is in print, will be printed in the Appendix to the Report of this Committee?

Chairman.

1501. That is a matter purely for the Committee to consider?—May I ask, also, that the Bill I have prepared, of which I have a printed copy here, should also be added to the Appendix?

Chairman—continued.

1502. If you will hand in a copy of the Bill the Committee will consider that point?—I will do so (*handing in the same*). Now I will answer the honourable Member's question. One reason why I asked that question of the Chairman, before answering your question, was because the Bill has many more points than the Chairman, very naturally, had time to go through in his examination of me. There are penalties attached, and this I think will answer the question now put to me.

Mr. *Anstruther.*

1503. The question I asked was whether you contemplated under the scheme, of which you have given an outline, any disqualification by reason of conviction for an offence punishable by fine or imprisonment, or imprisonment without the option of a fine?—I will read you what the Bill says: "(37.) Every person is liable to imprisonment for not more than three months, with or without hard labour: (*a*) If by means of any wilfully false statement of or representation, he, or she, obtains, or attempts to obtain, a pension certificate, not being justly entitled thereto; (*b*) if by means of personation, or any other fraudulent device whatsoever, he, or she, obtains, or attempts to obtain, payment of any instalment of pension. (38.) In the case of any conviction hereof, the court, in addition to imposing the punishment thereby prescribed, shall also, according to the circumstances of the case, by order (*a*) cancel any pension certificate which is proved to have been wrongfully obtained, or (*b*) reduce to its proper amount any pension that has been proved to be larger than the pensioner was entitled to receive. (39.) If any pensioner is convicted of drunken disorderly conduct, or of any offence punishable by imprisonment, for not more than six months, then in addition to any other penalty or punishment imposed, the convicting court may, by order, forfeit not less than one or more than three months' instalments of pension, falling due next after the date of such conviction. (40.) If any pensioner is sentenced to imprisonment for 12 months or upwards in respect of any offence dishonouring him in the public estimation, the convicting court shall have power to cancel or otherwise deal with the pension certificate, and in any case where any pension certificate is cancelled by order of a court, the pension shall be deemed to be absolutely forfeited."

1504. That is as to cancellation; my question referred to disqualification in the first instance, when the application is made. Can you answer that question, whether that is to be a disqualification under your scheme, or not?—I am not quite sure I understand your question; I thought it was on the lines of the provisions I have read.

Chairman.

1505. Your answer referred to the cancellation of the pension; the honourable Member's question is whether the circumstances he points out are to be held to be a disqualification for receiving a pension at all?—I understand.

1506. In

Sir *Fortescue Flannery.*

1506. In other words, the question is, if a man has been in prison, is he debarred from getting a pension, because he has been in prison?—No, not necessarily so. His committee would settle that question.

Mr. *Anstruther.*

1507. On the point raised by the Chairman as to the annual income of 52*l.*, you expressed the opinion that there would be no inclination on the part of persons likely to become pensioners, to diminish their own source of income in order to qualify for pension; is that so?—Yes.

1508. I understood you to give it as your view that the pension would be regarded as a matter of credit to the pensioner and not as a matter of charity?—Yes; certainly not as a matter of charity.

1509. May I ask you if you can easily reconcile those two opinions: that no expectant pensioner would reduce his source of income in order to qualify for a pension, and that every person in that walk of life would regard it as a credit to secure a public pension?—My own opinion is, as I said before, that the people I am speaking for, and who have shown what sort of people they are by their conduct in life up to 65, and by the practice of self-denial, as members of these societies, up to the age of 65, would be the last people to do anything of the kind you are naming.

1510. Then, as to the Treasury, your scheme implies, does it not, that the Treasury is to find the whole of the cost?—I was not asked with regard to the *whole* of the cost. The cost is to come through the Treasury, but I am very much disposed to think that a portion of it should be derived from local sources.

1511. That is new to me; I am glad you have given that answer?—Permit me to say, that the Treasury should pay the pension direct *in toto*; that the society should have nothing to do with the local sources, but that the Government itself should be empowered, if it wishes to lessen its relief, if you like to call it so, to lessen its grants to the local bodies or to the county councils and others in any proportion that may be found equitable; because I am bound to say that I am of opinion that the establishment of pensions would very much indeed reduce the poor rate, and consequently there will be a less onerous charge upon the local people who, owing to the establishment of these pensions, should not be relieved entirely in connection with the burden on the country at large.

1512. That is a matter of accounting, of course. You contemplate the Chancellor of the Exchequer of the day making himself responsible for the public charge in respect of pensions?—I should say so, certainly.

1513. And your safeguard, as I understand, for the Chancellor of the Exchequer of the day is the accuracy of the returns made by the secretaries of the local branches from which the pensioners would be drawn?—Certainly.

1514. And no other?—No other; but, of course, with a power of inspection, where they find any discrepancy.

1515. I wish to ask one other question; your scheme, as I understand it, with very narrow exceptions, is to be limited to members of the

Mr. *Anstruther*—continued.

orders you have suggested?—With the inclusion of the women I referred to and the men I referred to, but not outside that.

1516. Did you define in your evidence to the Chairman what sort of persons other than members of such societies are to be brought in?—Yes; I intended to do so, namely, the same honourable thrifty people who must be proved to have lived a thrifty life up to that time, and who must themselves not have been on the Poor Law unless under very exceptional emergency circumstances.

1517. Has the objection been present to your mind that persons who have not been connected with these friendly societies might demur to any privilege being given under a pension system to members of these societies?—Not exactly as regards members of these societies; I have had in mind, what, of course, is common property, that there is a feeling that we should not give pensions to any section at all; but in reply to that I argue and say, we have always given pensions in this country to sections, and this is only one more section. The teachers were the last section. I do not mean to say there may not be other sections, but that does not, to my mind, justify our not making a start.

Mr. *Samuel Hoare.*

1518. I understood you to say that you have had very great experience in the management of the affairs of the Manchester Unity Society?—I have been a working Oddfellow for 32 years, and hard at work all the time.

1519. Have you a pension fund in connection with your society?—No, we have a superannuation fund.

1520. That is practically the same?—Yes, you may look at it in that way.

1521. Do many of your members avail themselves of that?—No, very few; not one in a thousand.

1522. Do you know why?—They cannot afford it, to commence with, and secondly, looking forward from one year of age to 65, is one of the things, I suppose, that we cannot expect; and I am not quite sure whether we ought to encourage it.

1523. You have 30,000 members over 65?—We have.

1524. Is it not a fact that the older members of these great orders often prove to be a considerable burden to the order?—A very great burden, such a burden that it is the cause of crippling the societies. Mr. Stead, the Secretary of the Foresters, stated not very long ago at the Friendly Societies Conference, that 75 per cent. of their deficiency was caused through the old age sick pay—pensions paid under the guise of sick pay; and Mr. Watson, of my own society, over and over and over again is always doing his utmost to impress upon members the necessity of getting rid of the old age sick pay because of the serious, and indeed he uses the word in one case "fearful," deficiencies caused in consequence thereof. And when I say to you that the average sick pay of the members of the Manchester Unity is 17*s.* 11*d.*, and that these old members over 65 years of age cost the society at the last calculation we had given us

Mr. *Samuel Hoare*—continued.

7*l.* 4*s.* 9*d.* per member you can see that your question is a very vital one.

1525. Then if a scheme such as you propose were adopted, and the friendly societies were the administering body for it, it would probably be a matter of great advantage to the friendly societies?—Of enormous advantage.

1526. Have you calculated at all the amount of public money that would be required to carry out your scheme?—At the outset I think we should require from 1,500,000*l.* to 1,750,000*l.*

1527. Am I wrong in thinking that it would rapidly grow to 3,000,000*l.*?—I think so far as we can calculate at the high-water mark of old age in the societies (which will not be reached till 1935 according to Mr. Watson's calculation) we shall in the Manchester Unity alone have 109,000 members over 65 years of age; and I should believe that within the generation we are now speaking of, it would amount to 3,000,000*l.* a year.

1528. I put it down at that according to my calculation, and I am glad to have it confirmed by you?—With a corresponding decrease in the poor rate.

1529. You propose this large sum of money should be administered to the qualified pensioners through their various lodges and different friendly societies?—Yes.

1530. Let me ask you this first in order to be clear about it; only those friendly societies which give sick relief are to administer this fund?—Quite so.

1531. Have you any limit in your scheme as to the amount of sick relief?—The lowest full pay I have suggested in my scheme is 8*s.* per week.

1532. If you have put something in your scheme in respect of that, that is all I want to know?—It is in the scheme.

1533. There are some societies that only dole out in cases of sickness?—Yes, this is intended to prevent doling out or pauperising.

1534. Take the case of a large village or a small town where there is, as is often the case, a Foresters' Lodge and an Oddfellows' Lodge; which of those two lodges it to have the administration of the Pension Fund?—That might be settled by a joint committee, I take it. Only one pension can be given under my scheme, under any circumstances, to the same person.

1535. Would you not contemplate that difficulty might arise as to arrangement to be made by the Joint Committee, or there might be some question as to which body was to take the sole charge of it?—Then, perhaps, the pensioner himself would settle it by choosing through which he would receive it.

1536. You mean it is to be paid by one, two, or three lodges in the same place?—If a man is a Forester, his court will pay him; if he is an Oddfellow, the Oddfellows will pay him. I thought the point of your question was if a man was a Forester and an Oddfellow also.

1537. No, that was not my point; I meant which should be the pension-paying authority, the Oddfellows, or the Foresters; who is going to make the selection?—There is no selection; the Manchester Unity, for example, would take its own pension list of its own members alone.

Mr. *Samuel Hoare*—continued.

1538. If there were several lodges in one district, how would it be settled which was to be the pension-paying authority?—Each lodge would be a pension-paying authority.

1539. Then I take it from you that if there were six lodges in one place each member would go to his own lodge?—That is so.

1540. And, therefore, there would be six paying bodies in that small town, or that small district?—That is so.

1541. Which would, of course, vastly increase the number of paying bodies over the country. Do you propose under your scheme that when an applicant comes he is to make any affirmation as to the truth of the facts he puts before the committee?—Oh, yes.

1542. You have provided for that?—Yes.

1543. And provided penalties if that affirmation is wrong?—Yes, there are five forms to be filled up according to the various points.

1544. Do you provide for anyone to appear before that committee to give evidence, or suggest any doubt as to the truth of the affirmation?—Yes.

1545. That is provided for?—Yes.

1546. From your general knowledge of these matters, do you think that the taxpayers and the ratepayers of the country generally would be satisfied to leave the dealing with those three millions in the hands of the various local committees, lodges and such like?—I believe they would; I cannot see why not. Every man would be known, and his character would be above suspicion, and is above suspicion in that respect.

1547. I do not think my colleague followed your answer and I will ask you again. I understand that each member of a lodge according to your scheme will go to his own lodge?—That is so.

1548. And supposing he moves away to another place, will he still go to the lodge in his original place of settlement, or have you provided that he shall go to a lodge of the same order in the neighbourhood where he has settled?—He will be transferred wherever he settles in any part of England, Ireland or Scotland; I do not go beyond the United Kingdom.

Chairman.

1549. I could not quite follow that, is he still to be paid from the same lodge?—Oh, no; and this would avoid a great amount of trouble and expense.

1550. Who is he to be paid by?—He takes a clearance; what we call a clearance; he is entitled to it under the rules which are here, and that will clear him, if he has been a loyal paying member, into any lodge right through the world really, but this only refers to the United Kingdom.

1551. And he will be paid by the new lodge?—Yes; his number will be sent on from the ledger of his own lodge to the ledger of the secretary of the new lodge. We do the same thing in other matters.

Mr. *Samuel Hoare.*

1552. Do you provide in your scheme for districts such as there are in Ireland and Wales, and

Mr. *Samuel Hoare*—continued.

and perhaps in some portions of England where there is no friendly society existing of the kind you suggest under your Bill?—Do I provide, in what respect?

1553. In any way?—I provide in this way; that if there were a pensioner living there, he being obliged to go there to work, he would have the pension money sent to him, exactly as a sick member might have it sent to him.

1554. I was thinking of the necessitous women and the necessitous men whom you mentioned to the Chairman as coming under your scheme for pensions, and who had not belonged to any friendly society?—And who lived where?

1555. In districts where there are no friendly societies, and therefore they have not belonged to them?—The only extent of difficulty with them would be, to get to the nearest friendly society that was in existence in their locality, and there they would of course go through the proper formality of examination, just as they would if there were a friendly society in their own village.

1556. In the case of a dispute arising between a friendly society and one of its members, and the friendly society evicting the member from their body for reasons they considered good, does he or can he have any appeal so as to avoid his losing his pension?—He would have those appeals I have already referred to.

1557. Only to your own body?—Only there.

1558. Only to your own members. So that he will lose the pension to be paid by public money because of the results of his treatment by the society to which he belongs?—That would be so.

Mr. *Lecky.*

1559. I do not quite understand whether your scheme is your own scheme or whether you are speaking, not merely as the representative, but by the authority of the societies you refer to?—I am not speaking by their authority.

1560. But simply of your own scheme?—Perhaps I am in a sort of *quasi* position in that sense; I am president, as the Chairman has been good enough to remark, of a very large organisation.

1561. There has been no vote of these societies authorising you to bring it forward on their part?—No vote. Oh dear, no!

1562. About the exclusion from these societies; there is nearly the whole of the very poor population of Ireland who do not belong to these societies, and it is also true that these friendly societies, in proportion to the population, are much less numerous in Scotland than in England?—No, the whole of them are not so.

1563. Take the friendly societies as a bulk, they are certainly less in number in Scotland?—I think not; oh, no! A large number of them are much more independent in their way in that sense than the English lodges and courts, but a very large body of the Scotch wage-earning people belong to them.

1564. I understood a smaller proportion than in England?—Well, there are not so many, because the population is so very different.

1565. I said in proportion?—I beg your pardon; I though you said "partially."

1566. Of the women there is a very small

Mr. *Lecky*—continued.

proportion comparatively belonging to them?—Yes.

1567. I do not understand very well the grounds on which you base your opinion that on the average old women over 65 are better off than men. First of all, the wages of women are, as a general rule, considerably less than those of men; then there are the laws of inheritance—the sums generally given to daughters are smaller than those given to boys; and the average age of women is on the whole longer than the average age of men?—That is quite true; but of course we all know that women, old women included, live on easier terms and at less expense, and they, as a rule, have been more saving right through life, and have been able to be more saving than men.

1568. You think that that so far counteracts all the other elements, and you say that women over 65 as a rule are better off than men?—A large number would be.

1569. I am speaking of the poor because, after all, these schemes only deal with the poor?—I do not quite like to say they are better off; I should like to agree with Mr. Charles Booth in that respect, and I do most fully, that they have more chance of living without aid, because they can do many things that old men cannot do. An old man is useless when his work is given up; an old woman is not useless until she dies. I say that very respectfully, you understand.

1570. The needlework surely goes on much longer?—I was going to say so, and in addition to that there is the question of keeping house, there is caretaking, there is the question of looking after children and attending to small matters in shops. I go with Mr. Charles Booth entirely on that ground, and with his words.

1571. Then again there is a very large number of men who have not subscribed for 40 years to any of these societies, but who at the same time are very thrifty, but have made use of their thrift in various ways?—I am speaking of 20 years, pardon me.

1572. A minimum of 20 years. There must be a very large proportion of thrifty men who have employed their thrift in other ways than in subscribing to these societies?—Yes.

1573. You come to a very large aggregate of possible pensioners?—Do you wish me to give an answer on that point?

1574. Yes?—My answer on that point is twofold; first of all the thrift of those you are referring to is thrift purely for themselves.

1575. In a large number of cases it is settling their children in business?—Say they put their money into the Post Office Savings Bank.

1576. Say they settle their children in business instead of subscribing to the society, or that they buy a house or set up some small business. There are quantities of ways just as meritorious as putting money in friendly societes?—Pardon me: I am not qute with you, when you say they are just as meritorious, because in the cases you have indicated, which, of course, are very much to be admired, they are purely selfish cases, self interest alone.

1577. Certainly not; buying a house which goes down to their child, or buying a business

to

Mr. *Lecky*—continued.

to be carried on by their child?—I am speaking of their own life, selfish alone; they expect every penny they invest back again, and they expect every penny they put into bricks and mortar to be worth something to them if they sell it.

1578. Or to their children?—If they like to sell it they can do so.

1579. A large proportion of these things are for the benefit of the children. All I mean to say is that these are indications of thrift just as genuine as putting money into friendly societies, and they would be excluded from pensions according to your scheme?—Genuine, but not on the same lines.

1580. At all events they will be excluded from pensions, according to your scheme?—Thousands of people who pay to friendly societies never get a farthing back all their life, and they are very happy not to claim at all.

1581. These are thrifty and deserving people who would not get any pension under your scheme?—And as a rule they would have more than one pound a week coming in.

1582. I do not in the least see why that should be so. To pass to another thing. The whole management, practically, of the pension scheme, would be in the hands of the committees of these friendly societies?—On the lines I have indicated.

1583. And would be of immense advantage to those societies, for I suppose they will probably get rid of their necessity for a superannuation fund and of a great proportion of their sick fund?—No, no portion of their sick fund.

1584. You told me that so very much of the sick fund was practically a pension fund?—You mean after 65.

1585. Yes?—Old age sick pay is paid; and sick pay no doubt is a great cause of difficulty with them, and a cause of their not being solvent.

1586. It would, at all events, be an enormous advantage in those ways, pecuniarily speaking, to the friendly societies?—Of course, I must repeat what I have said before, that whether you wish them to go on the superannuation fund or not, they cannot go on it until they can prove they are 65 years of age.

1587. You have already said that you think that the maximum of an income required for a pension being 52*l.* a year would not at all discourage people from the thrift which would enable them to make, say, 53*l.*, or 54*l.*, or 55*l.*?—I should say not: that is a very small matter either way.

1588. Is the tribunal for those who do not belong to the friendly societies, deserving people who do not belong to them, to be a friendly society tribunal?—On the lines I indicated. There is a strong idea, with which I certainly am in sympathy, that the pension committee, as it would then be called for that particular purpose, should be strengthened by the class of people I have named.

1589. So that the practical result would be, that it would endeavour to force all poor people in all parts of the country into these societies?—There is no doubt it would have that excellent effect.

Mr. *Llewellyn.*

1590. Might I ask you; I took a particular note of your evidence, but I lost, at the first, the name of your association, the title of the association?—The Manchester Unity.

Mr. *Llewellyn*—continued.

1591. No; I understood you to say that you came here on behalf of an association of friendly societies?—Not on behalf, pardon me; I simply stated that I was the President of the Old Age State Pension League, a large society which has sprung up in consequence of the failure of the Commission, and of the expert Committee on this question, including very many branches of societies, which now number over two millions of members, and possess over twenty millions of pounds.

1592. Have you members of the different Orders, the Foresters, the Oddfellows, and Shepherds, and so forth, on your association?—Oh, yes, on the executive.

1593. Yes?—You will see almost every affiliated order there, sir, that is a list of them (*handing a document*).

1594. These are members of the council?—That is so, the executive council. I can give you a copy if you would like one.

1595. What is the date of the creation of your league?—Last year.

1596. Have you had meetings of the whole council?—Oh, yes; that is where they passed my Bill.

1597. Have the friendly societies approved, by resolution, of your Bill?—Some of them have.

1598. Has it been before the Manchester Unity of Oddfellows?—No.

1599. Has it been approved by the Foresters?—It has never been before either of them.

1600. Whom has it been before, of the great friendly societies I have mentioned?—I am not aware that officially we propose it to go before any of them.

1601. I am glad I have brought that out, because I have been attending as well as I could to your evidence under the idea that you were here representing an association or league which comprised representatives from the orders you have spoken of?—On the executive there are members of such.

1602. Who appoints these members?—They are appointed by the general meeting every year.

1603. Who was present at the general meeting?—Of course I cannot tell you that; it was held in Birmingham, and we had a very full meeting indeed.

1604. I understand that practically you speak on behalf of the State Pension League of which you are the President, and the Bill you have quoted from is a Bill that emanates from that league?—Pardon me, I must not agree with you there. I am asked to come as a friendly society man, and I come as such.

1605. What friendly society?—I am simply asked to come as a friendly society man.

1606. By whom were you asked?—I take it by the Chairman.

Chairman.] You mean you were called as a witness by the Committee, but that is not the question the honourable Member is asking you.

Mr. *Llewellyn.*

1607. What friendly society do you represent here?—As a friendly society man I am a member of the Manchester Unity, but I am not here officially to represent them.

1608. Have

Mr. *Llewellyn*—continued.

1608. Have the Manchester Unity, by resolution, authorised you to appear on their behalf?—No, certainly not; the Manchester Unity have passed a resolution to have no one here, I believe.

1609. In your Bill how would you deal with the case of men who are rejected by the doctors as unfit for sick pay?—It is a well-known fact amongst doctors that very few of such ever reach 65 years of age.

1610. Excuse me; my question is that there are a great number of men; you are a member of the Oddfellows, and you quite understand my question: how do you propose to deal with those men who cannot pass the doctor?—I cannot deal with them at all.

1611. Under your scheme they would not be admissible?—They could not be.

1612. You propose that the secretaries of the various lodges should practically through the head office hand in a list of persons eligible for pensions to the Treasury?—Yes.

1613. For that work how do you propose that they should be paid?—They will require no pay.

1614. They are paid at present for the work they do?—Oh, dear, no.

1615. Oh, dear, yes! I beg your pardon; I happen, for 30 years, to have been trustee of a lodge?—It does not matter how many years you have been trustee; for this particular work this Committee——

1616. I am speaking of the men whom you mentioned before, the secretaries of the various lodges of the different orders: how would you propose that they should be paid for this work?—There is no pay at all attached to it; they would simply include it in their secretarial work for the year.

1617. It would be included in their present pay?—Yes.

1618. Would you propose that their guaranteed amount should be increased; the guarantee each secretary has to pay?—For the bond?

1619. Yes?—That might be; that would be a matter for the committee to settle.

1620. What committee?—Of the particular lodge.

1621. But you know, practically, do you not, that the secretary of a small country lodge manages the lodge?—Of course I have no objection to increase the bond of the secretary at all.

1622. Do you think they would have any difficulty in finding sufficient bond to satisfy the Treasury with regard to the sums of money to be handed to them?—It would not be very difficult, because there are plenty of public guarantee societies where the premium is small enough, and which, of course, are very largely used in all the orders; there is one belonging to my own order.

1623. How would you deal with insolvent lodges?—That is one of the conditions of my Bill, that they themselves must put themselves on a solvent basis.

1624. You mean each lodge?—Every lodge.

1625. Who has to decide whether a lodge is solvent or not; I am speaking now of the different lodges and not the accounts of the order. Take the Manchester Unity; I am not speaking of the gross capital value or yearly income of that order, but I am speaking of the yearly accounts of individual lodges; perhaps you have not considered that?—Yes, I have; it is in the Bill, and a very important matter to consider, I think.

1626. Surely if it is an important matter in the Bill we do not need to trouble you to read out the section; will you tell me how you propose to deal with members of insolvent lodges: "That every lodge or court or branch before it can reach the pension list or can claim for pension shall satisfy the actuaries agreed to by the Government that the tables under which the members are paying are tables which will be sufficient and which will prove solvent in connection with the societies"——

1627. Is that the section?—That is the section, and I may add, if I may be permitted, that as soon as you take away the enormous liability of old age pay, 7*l.* 4*s.* 9*d.* each, there is no lodge court or district I know of except some of the very small ones, and some of, I was going to say, the least reputable, and which would have to be brought to the line; there is no lodge which would not be solvent to-morrow morning.

1628. I am glad you hold that opinion; I am afraid I do not share it?—It is the old age sick pay which creates the insolvency right through.

Mr. *A. K. Loyd.*

1629. Do I understand that the Bill and the scheme you have been good enough to put before us has never been submitted to the Old Age State Pension League?—Oh, yes, it has been submitted and adopted unanimously.

1630. By a resolution?—Yes.

1631. Supposing that the Committee were to adopt your scheme or any part of it, would its adoption be accepted by the whole of the Manchester Unity?—I believe that 999 out of every thousand would accept it.

1632. You have taken no steps to ascertain that?—I have taken these steps. We have had public meetings of the Manchester Unity at Burton-on-Trent, Birmingham, Derby, Brighouse, Newbury, Sheffield, Swansea, Ilkstone, Chester, Chepstow, Banbury, Chesterfield, Leek, Middlesbrough, Ulverstone, Crewe, Warrington——

1633. You need not read the whole of that?—In all those centres, over one hundred, they have accepted the Bill.

1634. That is all I wanted to know. You have before submitting that to this Committee taken steps and discovered that it was accepted by a large number of the Manchester Unity lodges?—Oh, yes.

1635. But still you do not say it would be completely satisfactory to the whole of the Manchester Unity?—I could not say so; I must not presume to say that.

Lord *Edmond Fitzmaurice.*

1636. Do you wish the Committee to understand that there was any full discussion of this scheme in all these branches?—Yes, and questions asked on every occasion.

1637. Has

Mr. *Llewellyn.*

1637. Has it been submitted to every lodge in the Manchester Unity?—Oh, dear, no; there are 4,750 lodges.

Mr. *A. K. Loyd.*

1638. It is very important in bringing a scheme like this before the Committee that we should know whether we are examining the views of large and important representative bodies like the Manchester Unity, or whether we are examining a gentleman who has given great trouble to it, but still who only speaks for himself?—I must not say I am speaking for the Manchester Unity.

1639. You are not able to say that this scheme would be accepted by them?—No.

1640. Would it be accepted by the Foresters?—I cannot say that either; all I know is that my vice-chairman is the official valuer of the Foresters.

1641. And as to that statement which you have suggested should be entered in full in the minutes, have any steps been taken to ensure that representing the views of any representative bodies?—I have consulted with those with whom I am acting on that statement.

1642. Have any steps been taken to see that that is accepted by any large representative bodies—friendly societies?—So far as the State Pension League is concerned—yes.

1643. Do you suggest that should be entered in addition to the evidence you have given?—Certainly.

Mr. *Hedderwick.*

1644. I do not know whether I clearly understand yet what has occurred with regard to your scheme. I understand that it has been adopted by resolution by the league?—Yes.

1645. But not by any of the great friendly societies individually—is that so?—It has never been placed before them in that sense.

1646. Then you have stated, I think, that the capital of this league is twenty millions?—They represent that in the membership.

1647. Do you mean by that that the funds of the friendly societies represented on the league amount to that sum?—Yes.

1648. Coming to your scheme, you are aware, I suppose, that there are some parts of the country where there are no friendly societies?—Yes.

1649. I am not speaking of Ireland, but in England, Scotland, and Wales there are parts of the country where no friendly societies are represented; you are aware of that?—Yes.

1650. Do you think that your scheme would work fairly with regard to those places where the people have never had the chance of becoming members of a friendly society?—Of course, I have no doubt one of the first results of the scheme would be the multiplication of such societies where they do not now exist.

1651. Quite so; but those friendly societies if they were introduced into those parts of the country would not operate for 20 years under your scheme?—They would not operate, and therefore the only course to be pursued would be the course I ventured to point out when one member of the Committee asked me the question—that they must go to the nearest centre where there was such a friendly society.

Mr. *Hedderwick*—continued.

1652. No matter what the distance might be?—I do not think it would be very great in England.

1653. You see what I am aiming at?—Yes, quite right.

1654. And even supposing the scheme were to be so successful as to induce the multiplication of friendly societies such as yours, yet in those places where there are now none, pensions would not be operative in those places for 20 years?—Pensions would not be operative, of course, on new societies, but anyone living in those places claiming a pension—being entitled to it under the Bill—would be entitled to go to the nearest lodge to be examined.

1655. You mean if they had been thrifty and were deserving?—Yes.

1656. With regard to women, have you considered the case simply of wage-earning women?—Oh, yes.

1657. Only?—Yes.

1658. How would your scheme work with regard to women who, I fancy, form the major part of womankind—women whose whole life has been none-wage-earning—whose life has yet been laborious in keeping house for their husbands; suppose a woman of that kind is left a widow, how would she come under your scheme?—She would come easy enough, so long as she was not worth more than a pound a week.

1659. Your scheme would be open to her?—Yes; I think the country has behaved badly to deserving women.

1660. I wanted to know whether you included women who had not been wage-earners?—Oh, yes; as long as she was limited in her means to having not more than a pound a week—that is the limit.

1661. And the cost of management under your scheme would be nil?—Practically nil. The only cost would be this: I think there would be the slight cost of the sick visitor or woodward to take the pension? The same person who takes the sick pay every week would take the pension every week, and the gentleman who is a trustee knows what that means.

1662. You have absolute confidence in the committee of management, I gather?—Yes.

1663. Under the present system the whole of the money expended though the committee of management is the funds of the society?—Certainly.

1664. Do you think that that confidence would be equally inspired by the committee of management where the funds came from the Treasury?—Certainly.

1665. Even although there was great inducement, owing to the strengthening that would take place of these friendly societies?—Certainly; you must remember, if I may be allowed to say so, there would not be a large number in any particular lodge over 65.

1666. But every pensioner added to a society would strengthen it; is not that so?—He would add to the solvency of it.

1667. Do you not think that, human nature being human nature, there would be a strong temptation,

Mr. *Hedderwick*—continued.

temptation to increase the strength of the society at the expense of the State?—How could he? The pensioner must be 65.

1668. I suppose you are aware that Ananias and Sapphira were members of an early friendly society?—They did not belong at 65 to a pension fund, that is the difference.

Mr. *Lionel Holland.*

1669. Just in reference to one thing that was asked you. I understand that your pension league represents practically those members in the friendly societies who are in favour of pensions?—That is so; we are all banded together for that purpose.

1670. And you have held meetings at a large number of places at which you have had resolutions passed in favour of some scheme on the lines you have indicated?—Yes, those I have read, and many more I could read.

1671. And that on the executive of your pension league are representatives of the different societies?—Yes.

1672. Including the official valuer of the Ancient Order of Foresters?—Yes.

1673. It has been said that the opinion of friendly societies generally has been against the system of pensions?—We have heard that said often, and it is said that the leaders are against us. I am bound to say that there are some rich lodges who take no interest in this matter, and we have well-to-do members of the order who take no interest in it, and, if you like, do not agree with it. But is must be remembered that this question of pension or no pension has never been made a test question in any elections for the directorate of the Manchester Unity, and I do not think it has for any other society. We have now, however, to be exceedingly satisfied, for we have a Grand Master of the Manchester Unity who is a most ardent State-aider. There were two members of that directorate retired at the last A.M.C. a month ago who were against State aid, and in their place have been elected two most ardent advocates. So that if it shows anything it shows that the opinion and judgment are very fast progressing to our view.

1674. There was a resolution, was there not, passed in 1896 of the Manchester Unity?—There was.

1675. And that has never been rescinded?—You mean at Bristol?

1676. Yes?—Yes, there was a resolution.

1677. That has never been rescinded?—Never, and we stand by that resolution; we challenge all comers to upset it.

1678. Then there is just one point. It was said that it was inadvisable to fix a certain limit of income, which, in your case, was 52*l.* a year, on the ground that people might be inclined to get rid of some income and give it to their children so as to be able to get a pension. You would not object to have the same provision as is made in the Danish system, that the poverty should not be the consequence of any actions by which the man for the benefit of his children or others has deprived himself of the means of subsistence?—Well, I should not like to give an answer to that offhand, because I really have not followed the subject at all.

Mr. *Lionel Holland*—continued.

1679. What I mean is, you do not tie yourself and bind yourself to all the details of your Bill, and suggest that they should be put forward exactly?—No.

1680. They are all open to reconsideration?—Quite so. I am not what you may call married to every single detail of it by any means, only I could not answer the question with reference to Denmark.

1681. You mentioned the rather startling fact, it seems to me, that in the Manchester Unity for the people under 65 the average sick pay is 17*s.* 11*d.* a year for each individual?—Yes.

1682. And that over 65 it amounts to 7*l.* 4*s.* 9*d.*?—Yes, we find that the absolute money paid to the 15,000 out of 25,000 odd who were over 65, that the 15,000 who were ill took an average in their sick pay of that year, when the data came about four or five years ago, of 7*l.* 4*s.* 9*d.* each.

1683. In fact a man over 65 is actually receiving sick pay for a quarter of the year?—Just about that; a fourth of the working year, excluding Sunday.

1684. And, as a matter of fact, he gets sick pay when his illness is really incapacity to work through old age?—To a very great extent it is so, but the doctors give him a certificate; he is unable to follow his employment, and they sometimes give it, when they know well enough that it breaks the rules of the society, because, as we often say, their hearts are bigger than their heads.

1685. And you think that if a State pension or a pension given by the State was to begin at 65 the Manchester Unity would be able to provide sick pay up to the age of 65 if it was freed of the obligations afterwards and placed in a position of complete solvency?—I do, most decidedly.

1686. And that is the opinion of your actuary also?—It is very strongly his opinion that the old age sick pay is our deficiency.

Mr. *Llewellyn.*

1687. Senile decay?—Exactly.

Mr. *Lionel Holland.*

1688. What is the deficiency of the Manchester Unity now?—Since I wrote my statement I have the latest valuation, which has been compiled by Mr. Watson, our actuary, and the gross deficiency now just revealed in the sixth valuation is 1,307,621*l.*

1689. And there has been no improvement, has there?—Yes, there has been a slight improvement; the deficiency has been lessened during five years by 25,000*l.* odd; you can tell the difference. The gross deficiency in the fifth valuation was 1,333,343*l.* five years ago; the gross deficiency now revealed is 1,307,621*l.*, or a reduction of just over 25,000*l.* in five years, and which Mr. Watson tells us on page 10 is equal, approximately, to a penny in the £ advance towards solvency.

1690. But there is no probability that there will be any speedy advance to solvency unless something is done with regard to old age?—I cannot myself at all believe that the Unity can be

Mr. *Lionel Holland*—continued.

be made solvent without taking away the enormous liability of the old age pay.

1691. Do you think it possible to require from members when they join the lodges in the Manchester Unity or other societies that they should both make a contribution for old age and for the benefit during sickness—the double contribution?—They cannot afford it.

1692. Have any of your lodges attempted to do that?—We have had tables since 1882, and there is one district to which very great praise is given for attempting this, but it is only being attempted with the very youngest members, and whether it succeeds or fails, no one can tell for the next generation.

1693. There are some societies do it, such as the Dunmow Society?—Yes, there are several societies that do it, but they are not actuarially sound because they do it, and many of them have not been actuarially valued.

1694. But some have, I suppose?—I am not aware of one that has, and come out solvent; I am aware of some that have but who have come out most terribly insolvent, and their contributions of capital are supplemented to a large extent by outside aid.

1695. No large society, dependent entirely on the members' contributions, has been able to provide for old age as well as sickness for any large number of its members?—No. Would you like me to give you the exact figures of the lessening of the deficiency? They are 25,722*l*. Now I should like to give a little explanation here on behalf of the actuary, if you will allow me.

1696. I do not think that very much matters?—There are some who take the net deficiency; I strongly protest against that, as being wrong in finance.

1697. The only point we wished to get at is whether the deficiency had materially decreased?—That is the decrease.

1698. With regard to those in your and other societies who are opposed to any State-aided pensions, have they made any suggestion as to some alternative manner of meeting the requirements of the old age members of the society?—It is a very extraordinary fact, and I have been quite surprised, that they have taken no steps themselves to carry out some of the resolutions that we have in the list. There is a resolution, but their lodges have not adopted it, nor have I found that they themselves have been advocates that it should be made compulsory and adopted.

1699. You mean they have not attempted, even in their own lodges, to secure the double contribution?—No, except the one I have named

1700. Because, as a matter of fact, it would be impossible?—I think they know it; I am sure I do.

1701. I have seen it suggested that friendly societies represent a higher class of labour, and that they do not reach the very poorest people in the community?—I do not agree; some of our very big lodges, especially in the eastern counties, belong to the very poorest labourers, who do not get more than 14*s*. or 15*s*. a week.

Chairman.

1702. Agricultural labourers?—In that case,

Chairman—continued.

yes. I do not know who has expressed the opinion, but I do not agree with it. I think I may say that the average wage of the members of all these societies, would not extend to a pound a week.

Mr. *Lionel Holland.*

1703. I have only two other questions to ask. In the first place the societies do not object to the mere giving of State aid?—No.

1704 They would object to the interference with their self-management?—I think there are two points they would object to; they would object to receiving, as I have already stated, from the Poor Law—they would very strongly object to having anything to do with that, and you can quite understand it, especially any of you gentlemen who are mixed up with these societies actively. Secondly, they would not agree to have any undue interference, and the lines on which the Bill is drawn would simply be proper interference with reference to check on the money advanced, and which would be accepted by everybody.

1705. Do many of your numbers go on the rates as a matter of fact?—More than is generally stated so far as I can gather; the data of course is very incomplete. I sent to 256 lodges on my own account, and I find an average of one indoor and two outdoor paupers acknowledged. I have here some papers from various boards of guardians in which the same question has been brought up, and in which it has been acknowledged more frequently than is sometimes supposed, that there are paupers who are mixed up with these societies of ours. These would be the friendly societies, the Manchester Unity and Foresters specially, to which I am now referring, in which there are a considerable number, and in which also we are informed in my printed sheet, not only are there something like what I should say an average of two in every district or 1,000 in total on the rates, but there are a very large number who are on the verge of pauperism, and would be on the rates if not assisted by their friends.

1706. Can you tell us the percentage at all of the members who receive relief?—In and out I should say one in ten.

1707. After 65?—That I could not give.

1708. Of the whole?—One in ten; about 10 per cent., including all the societies.

Chairman.

1709. As far as you are acquainted with the various friendly societies, you think the proportion of members of friendly societies receiving poor relief is as much as one in ten?—In and out—out-relief particularly, and not in.

Sir *Fortescue Flannery.*

1710. I have very few questions to ask you. Referring to the fact that there are 60,000 brethren working gratuitously every day, are you of opinion that this organisation of officials would be willing to deal with the administration of old age pensions as far as the societies are concerned?—In every case I believe so; I have put the question in hundreds of instances, and I have never received "no" once.

1711. You

Sir *Fortescue Flannery*—continued.

1711. You believe they are willing?—Yes.

1712. It has been suggested to you by one of my honourable friends that instances of embezzlement and other malpractices have occasionally been prosecuted. In your experience is there any large percentage of the officials who are guilty of malpractice?—No.

1713. Are you able to say whether the percentage is less or more than in the case of officials of another kind; officials of other organizations?—I should say it is very small indeed.

1714. Generally speaking, is the work well done by these 60,000 voluntary officials?—The work we are talking of now, management?

1715. The existing management?—Yes.

1716. Could you suggest from your experience of 30 years, any better way of having it done than by these voluntary officials?—No, for two reasons; it costs nothing, and every man knows his neighbour.

1717. And I take it that every man, before he is appointed to these offices, has experience in the work of the lodge by holding junior offices?—Yes, and has to be chosen by the lodge.

1718 For his character?—Yes.

1719. And for the knowledge that his neighbours have of him and of his abilities?—And of his services.

1720. We may take it that the societies place at the disposal of the State 60,000 workers who are willing, who are experienced, and who have been selected by the elective voice of their friends and neighbours?—Quite so.

1721. And you suggest those in substitution of paid officials of the Civil Servant class?—I do.

1722. Of course supplemented by sufficient officials of a superior attainment and education?—Right through the whole of the work.

1723. Are the friendly societies' members as a whole in favour of old age pensions, or not?—I say, decidedly, they are.

1724. Are you able to suggest any proportion of the membership of those in favour and those not in favour?—In my opinion 999 out of every 1,000 are in favour, as a plebiscite would show if we could only secure it.

Chairman.

1725. On what do you base that statement?—Upon those I know who are within my knowledge in lodges, the members I know.

Mr. *Lionel Holland.*

1726. Would you believe that this would be the case. There was an informal Committee that sent out queries to friendly societies, and would it tally with your knowledge if I said that in the replies of those only three were against old age pensions?—I can quite believe it.

Sir *Fortescue Flannery.*

1727. Turning to the questions of the Chairman on the limit of 52*l.* per year, the limit above which a man would be disqualified to receive a pension, and to the Chairman's questions as to the possibility of anyone having 53*l.* or 54*l.* a year disburdening himself of a portion of his income in order that he might qualify; would that suggestion apply equally to any limit of income which would disqualify a person for an old age pension?—It would.

1728. Supposing you place the limit as low as 5*s.* a week, would the argument not equally apply on such a basis as 6*s.* a week with the throwing off 1*s.*, or 1*s.* 1*d.*, as in the case of 1*l.* a week?—It would.

1729. Does it not apply to every case in which you would prevent a person receiving a pension provided he has any income whatever?—Yes, and I should be very sorry to be the pensioner who was found doing it. I mean I would be very sorry for him, for he would get such a life from those who were doing the work for him.

1730. One of my honourable friends has suggested in his question that this system, if established, would enable the friendly societies to get rid of their aged sick pay beneficiaries. Assuming that to be true, would that be unjust to the community at large in your opinion?—No, I think it would be a great advantage to the community at large.

1731. Are the societies not aggregations of large portions of the communities?—Yes.

1732. And if it is reasonable that old people should have pensions, is it unfair that the incidental advantage to societies of getting rid of some portion of the sick pay which they now give should take place?—Quite so, and with the further advantage, that the members would receive all they were promised when they joined, which they do not receive now in very many cases, because the funds will not allow it.

1733. Can you see a single broad objection to the system of old age pensions because it would to some extent relieve the present burdens of friendly societies?—Not at all; I can see further that, by relieving the friendly societies of such burden, you are relieving the taxpayer of the poor rate. I know some cases where the doctors have not agreed to give old age sick pay because of old age.

1734. And in those cases where the doctors do not agree, does the person go on the poor rate?—I have cases in which some are in the workhouse to-day, and many on the poor rate to-day; cases I know, persons I know.

1735. I now come to another matter. You spoke of the necessity for any audit of the accounts being made by some official other than a Poor Law official; what is your reason for saying that?—I think I stated it rather strongly, that if there is one branch of Government work which is abhorred entirely by the class of people I am endeavouring to speak for, it is the Poor Law and all its works.

1736. Are you clearly of opinion, or are you not, that the old age pension administration, whatever be its system, must at least have entire dissociation from the administration of the Poor Law?—Entire.

1737. Is that for the reason that the Poor Law is degrading?—Yes, and we do not ask for this pension as paupers; we ask for it as citizens who have done good to the country, we believe, who have served the country, and we think our pension should come from the same source as that from which other pensioners derive theirs, from the Treasury.

Sir *Fortescue Flannery*—continued.

1738. I observe that under your scheme you discriminate between those who are deserving and those who are not deserving. Are you of opinion that a universal pension system would be wise?—Most unwise and most immoral.

1739. Do you consider that those who have not deserved well of the community are provided for already by the Poor Law?—And ought to be.

1740. And should continue to be?—Certainly.

1741. But that those who have passed or who are able to pass some test of merit, such as thrift, should be provided for in some way other than the degradation of the Poor Law?—Certainly.

Chairman.

1742. You stated just now that in your opinion 999 out of every 1,000 members of friendly societies were strongly in favour, you thought, of a system of old age pensions?—Yes; that means say 1,000 out of our 900,000 members.

1743. Your are aware that in the Appendix 10 to the Report of the Rothschild Committee there is an abstract of certain questions which were addressed to 179 of the principal friendly societies prepared by the Registrar of Friendly Societies, and among those questions was one to this effect: "Has the society ascertained the opinion of its members on the question of a State-aided old age pension system for the industrial classes, and with what result"? That was in 1896. To those questions answers were received from 34 societies, and among them I observe that the Manchester Unity furnished a resolution passed by 290 votes against 244 at its annual meeting in favour of a scheme. Has there been any change that you are aware of on the part of the 244 who voted against it?—None whatever, it has never been challenged; I answered Mr. Holland to that effect.

Sir *Fortescue Flannery.*

1744. I think you have not understood the question. The Chairman's question was, has there been any change in the opinion of the society during the three years that have elapsed since that resolution was passed?—I beg your pardon.

Chairman.

1745. Yes. What I wanted to point out to you was this; that there was a resolution passed by 290 votes in favour of pensions with 244 against it. Have you any grounds for supposing that the 244 who were against it have now become in favour of pensions?—I should say a very large number have.

1746. Have there been any resolutions passed since then?—No.

1747. Then it is only your own opinion?—It is my opinion gathered from going through the country and mixing with my brethren and being in close touch with them and also the recent elections I named.

Chairman—continued.

1748. That is all you have to allege against the hostile record of 244 against it?—On that particular point it is.

1749. Then again, I observe that there was on the part of the Oddfellows, at a meeting of theirs, 84 votes in favour of pensions and 50 against it. Then I come to a resolution passed by the Ancient Order of Foresters at Dundee in 1896, which was to this effect: "That in the opinion of this High Court Meeting, State-aided pensions would be detrimental to the best interests of friendly societies," and that was carried by 328 votes to 56. Then again there was another, the Independent Order of Rechabites, Salford Union, in which they stated that 99 per cent. of the members were thoroughly opposed to these schemes, and so on in this Appendix it points out that there were five other orders who declared themselves, in a less formal way, against State-aided pensions. Have these different societies changed their opinion since that date?—I am bound to say I believe the schemes which were then before the country, and referred to there, are all exploded schemes.

1750. Is that your reason for stating now that in face of this evidence, 999 out of every 1,000 are in favour of it?—The point, as I said before, is that every scheme had what was called the interference clause with the societies, and many schemes had the Poor Law clause, in connection with the giving of the pension. Those two points are fatal to any scheme propounded for these friendly societies.

1751. You will understand I am pressing you upon this point for information because, of course, the view you have expressed is very directly in opposition to the resolutions of a great many orders and friendly societies?—Yes, upon the lines that prevailed in 1896.

Mr. *Lionel Holland.*

1752. The only question I should like to ask is with regard to these questions which were sent to these friendly societies. Did not every other question which was sent to them suggest interference with the friendly societies, and also were they not all on the supposition that a man should contribute throughout his life to the pension?—Yes, and those would both be fatal, the contributory clause would be fatal, and the two others with reference to the Poor Law and the interference; those three would be all fatal.

Chairman.

1753. Then it is the fact that clauses of that description were contained in the proposals then before the friendly societies, which led to their opposition?—I should say most decidedly so.

1754. And with regard to the proposals without those clauses, you have every reason to believe from your experience that there has been a great change of opinion?—I think there is a very great change of opinion.

Monday, 19th June 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Sir Fortescue Flannery.
Sir Walter Foster.
Mr. Samuel Hoare.
Mr. Lionel Holland.
Mr. Lloyd-George.
Mr. A. K. Loyd.
Sir James Rankin.
Mr. Woods.

THE RIGHT HONOURABLE HENRY CHAPLIN IN THE CHAIR.

Miss GERTRUDE TUCKWELL, called in; and Examined.

Chairman.

1755. You are the Honorary Secretary to the Women's Trades Union League, I understand?—Yes.

1756. How long have you filled that position?—Four or five years.

1757. Do you come before us as representing the league and to express to us their views?—Yes; I represent the women connected with the league, who number between 20,000 and 30,000, and apart from that I should represent the views, I think, of all other organised women, because I have been in communication with them and am always in communication with them.

1758. May I ask how long has the Women's Trades Union League been in existence, and how it is composed?—It has been in existence about 21 years. It is composed of the trades unions in which women are employed, which are connected with it. They pay a small fee for visits and for legislative help, and for organisation.

1759. We may take it then your league represents a considerable body of opinion among working women?—Yes.

1760. Now you wish to point out in the interests of working women the difficulties of legislation for the provision of old age pensions, which makes the granting of such pensions dependent upon tests of thrift; will you kindly point out to us what the main difficulties are?—The wages which the working women receive in an enormous number of instances are not sufficiently large to enable them to save at all; of course, in a great many instances, the wages are not sufficient to enable them to live with decency.

1761. What amount of average earnings per week would you say would enable a working woman to subscribe to a friendly society, or generally to take some steps to make provision for old age?—I should think the minimum would be 15*s.* or 16*s.* a week.

1762. Can you tell us at all what their average earnings would be at the present time?—The lowest classes would not average more than 6*s.* or 7*s.* a week. It would only be the most skilled who would rise to 15*s.*; the Lancashire operatives, for instance, would average about 15*s.* a week.

Chairman—continued.

1763. In the case of the Lancashire operatives then it would be within the power of the working women to make some provision for old age?—Hardly, I think, because I spoke of 15*s.* or 16*s.* a week as being the minimum out of which it would be possible to begin to make any provision; and the wages of the cotton operatives in Lancashire they would tell you are about 15*s.* a week. What I spoke of as the minimum is about what they make.

1764. The minimum that would be necessary for making provision is the maximum of what they earn; is that what you mean?—Yes, very much so; in some cases they would get 1*l.*, but it is not usual.

1765. Can you tell us at all how their earnings compare with those of men?—Of course they are very, very considerably less; I do not know that I can give you an exact proportion. In a great many of the societies in which men and women are employed the sum the men would pay would be about a third more than the women.

1766. Do you mean the sum which they would receive?—No; I mean we have women and men paying to the same trades union, and a man perhaps is paying 1*s.*, and a woman paying about 9*d.*; that is so in some of the branches of the Carding and Blowing Room Union.

1767. I gather, at all events, you, are clear, I think, in your own mind that if pensions were limited by some test of thrift, either by a direct contribution or by a subscription to some friendly society or otherwise, the great majority of women would be debarred from doing this by the smallness of their earnings?—Quite so.

1768. As to the number of women compared with men, the census figures show that, taking the whole population over 65, there are many more women than men; would the same thing hold good in the case of women who would be likely to be candidates for pensions; that is to say, amongst the poorer class of women, would the

Chairman—continued.

the same ratio of women to men hold good?—Yes, I think so; I am afraid I have no figures.

1769. But from your knowledge of working women, and the experience of your league, you have no doubt that would be the case; is that so?—I have not gone into the question of comparison between men and women at all; it is from my own experience of women, not as compared with men, that I know they are unable to pay.

1770. I see, according to the returns, the number of adult males receiving poor relief on the 1st July 1898 was 176,733, and on the same day the number of females receiving relief (that is, relief of all kinds, outdoor as well as indoor) was 325,234; were you aware of those figures?—No.

1771. That would rather point, however, I think, to the view that poor women were considerably in the majority?—Yes.

1772. It is alleged by some people, and I think it was stated by a witness whom we had before us last Thursday, that women over 65 years, as a general rule, would have more means of providing for themselves in old age than men; what is your experience upon that point?—I should have thought that their means of providing for themselves were extremely limited when they reached the age of 65; I have no means of comparing them.

1773. At all events, so far as you have any information that you can supply to us, you have nothing to tell us that would lead to that belief?—No. I have the figures of women belonging to friendly societies and trade unions, if you mean provision in that sense.

1774. That is hardly what I meant; I think the allegation was to this effect, that women over a certain age had more means of providing for themselves and of earning wages than men over that age?—I cannot conceive what that is based on.

1775. I should like to direct your attention to some of the particular schemes which have been proposed for the purpose of establishing a system of old age pensions, and to ask you one or two questions about them. One of the proposals submitted to the Rothschild Committee, and which they considered, was that persons over 65 who could produce an income of 2*s.* 6*d.* a week derived from an annuity either through the Post Office or through some friendly society or from some similar source, should receive a corresponding amount from public sources; would that be generally within the power of working women so far as you can tell us?—I think the membership of friendly societies and trades unions at present is an answer to that. The women who can would belong, and the number of women at present in friendly societies is between 12,000 and 13,000 only; and the number of women in trades unions (and those could not be called provident) is 120,000; so that those are all the women you have who feel themselves in a position to put by anything apart from their livelihood.

1776. Then your answer to my question would be clearly in the negative?—Yes.

1777. Then under another class of proposals no direct contribution would be required, but some definite test that applicants had endeavoured to lead provident lives would be held to be sufficient to qualify for a pension; would that be less difficult for working women than a direct contribution?—I do not know what the test would be, and it seems to me to depend very much on what the test would be.

1778. One test suggested is that they should have belonged to a friendly society for a certain number of years, say 20 years?—Then you are going to exclude all but between 12,000 and 13,000 women.

1779. Then you think that if that was made a test as a qualification for a pension, it would be useless in the case of the great majority of women?—Entirely useless.

1780. Then one of the tests which has been suggested to us as a fitting test for the qualification of a pension, namely, belonging to a friendly society with funeral and sickness benefit, would not be much use to any considerable number of women?—No use at all.

1781. Would it not be an inducement to women to try and join a friendly society?—I do not think that it is possible for them in the enormous majority of cases to belong to anything of the kind; I think when you have not enough to keep body and soul together, it is not possible for you to save, whatever inducement is offered.

1782. I suppose you would think it a good and desirable thing for them to join if they could do so?—Yes.

1783. But the reason why they do not belong to friendly societies, as I understand you, is not so much because there are comparatively few societies which are open to women, but because they have not the means of paying the necessary subscriptions?—Yes, that is my view.

1784. It really all turns upon that; the comparative smallness of their earnings?—Yes, I think so.

1785. Now, could a married woman keep up under any circumstances, do you think, the subscription to a friendly society for 20 years out of her own earnings?—It would depend entirely upon what work she was doing. It would depend on what earnings she was making.

1786. Would there be many married women making earnings which would enable them to do that?—I think what I have said covers all working women, married and single. The great number of married working women, except in certain cases, are, of course, working because their husbands cannot earn enough to keep them; and under those circumstances they are earning at the same rate that the other women are earning at.

1787. Would what you have said with regard to women belonging to friendly societies apply equally to the cases of other methods of making some provision for life; for instance, belonging to a building or co-operative society, or insuring their lives, or making deposits in savings banks?—Yes. Surely anything which entails deduction from the money you spend on keeping yourself has the same drawback. It all comes under exactly the same head.

1788. It would apply to all classes of working women with which you are acquainted, then?—Yes, I think so.

1789. Now in the case of women who are engaged

Chairman—continued.

engaged in weaving in Lancashire and Yorkshire, would their earnings be too small to enable them to take steps of this kind?—Their earnings of course are the best; they earn, as I have said, about 15*s.* a week on the average, they come nearer to a class that could save than any other; but I think, as I said before, 15*s.* is the very minimum at which you could begin to expect saving.

1790. So that even in the case of those engaged in that particular work the opening would not be very considerable?—I think not.

1791. Then I think you say in the statement with which you have been good enough to furnish me that any system which enables men to obtain pensions more easily than women would in your opinion be unfair, because women through the tea or other taxes of that kind would have to contribute to the cost of a benefit which they did not reap themselves?—I do not know out of what tax it is proposed to provide the pension, but of course if it come out of a tax which fell on women, obviously it would not be fair; women would be paying to what they were not benefiting from.

1792. I think you have something to say upon the position of those who are engaged in what are called dangerous trades?—Only in so far as of course their lives are naturally rather more insecure than the others, and any arguments that apply to the other working women would apply more strongly to them. Their wages are not as a rule higher, and their lives are more precarious; for instance, in the lead industry I know of cases in which women are unable to work after 20 years of age, being incapacitated by their employment by the time they are 20 or 25 years of age.

1793. Is that so?—Certainly.

1794. At what age would they begin to work?—They would begin at 14 years of age if they begin legally.

1795. And you say they would be incapacitated by 20?—We are keeping now at different blind schools three blind girls and a blind boy, all under 20 years of age.

1796. Is that because the industry is not so carefully conducted as it might be, or is it absolutely inherent in the nature of the industry?—I think it is in a great measure because it is not so carefully conducted as it might be.

1797. Does the same thing happen in the case of men and boys?—It is not so bad for men as it is for young persons and women in the lead trade. Of course that would not be true of all trades.

1798. In all these cases where working people, either men or women, are engaged in trades so dangerous that it means their dying at an earlier period than the average period of life, they would object, I suppose, to taxation intended to procure a benefit after an age which they are not likely to reach?—Yes.

1799. Now supposing there were established a pension system based upon some of the positive tests of thrift which we have been considering, and on which you have been answering questions, and supposing at the same time reforms were made in the poor law in the nature of improved outdoor relief, or by other improvements of that

Chairman—continued.

kind, and supposing also the workhouses were improved to meet the case of those who are unable to live outside of an institution, would that improvement of the Poor Law remove any of the objections which you feel with regard to limiting the pensions by tests of thrift or of merit?—I am afraid I have not thought about that.

1800. That is a branch of the subject you have not considered?—Yes; it is only the points I have put before you upon which I have really any evidence to give.

1801. Then the main grounds, as I understand, upon which you object to the various schemes for pensions with which you are acquainted, and which have been before the public, are these: first of all that from the nature of their position the great majority of women would be excluded from participating in their benefits; and, secondly, that in order to carry out these schemes taxation must be levied which would fall unfairly upon them?—Yes.

1802. Have you anything further you would like to say in your examination in chief?—I do not know whether you care to hear the exact figures of women who at present belong to friendly societies and to unions, which I think represents the number of people who can belong.

1803. We should like to have that evidence?—The numbers belonging to friendly societies are between 12,000 and 13,000; added to those there are widows who cannot be called members of friendly societies, because they are only people who keep up a certain small payment after the husband's death in order to get a little burial benefit for themselves; they number a little over 31,000, but those, as I say, are not really members of the friendly society; the payment is very small, and they do not have any full benefit. Then the figures of women in trades unions are 119,775. Of course, you must remember that, except in so far as the funeral benefit could be called friendly benefit, the benefits are almost entirely trade benefits, so that your friendly societies tests does not really cover trade unions.

1804. Is there anything further you have to put before us?—On this point—when I heard I should be called to give evidence, I consulted the women both in the organisations connected with us and the other organisations with which we work, because we virtually work with all, and I received letters from them stating their views. They all answered with the most extraordinary promptitude, and almost without exception the answers were that they felt very strongly on the subject, that it was impossible for women to subscribe to pension schemes because of their earnings. I may add that those who spoke quite as strongly as the very, very small unions representing those with very poor earnings were the Lancashire cotton operatives whose earnings are a higher average. They appended, in most cases, to their views comments such as: "The women workers here could not contribute anything out of their small wages, I should say starvation wages." That is typical of the sort of comments I got. There were only two or three other people besides whom I thought

Chairman—continued.

I thought it worth while to consult as to their opinions, and those were Mr. Mawdsley, secretary of the Cotton Spinners. He wrote very strongly saying how much he should be opposed to such a scheme in the interests of the women; and Miss Bondfield, who represents the shop assistants (a somewhat different class), who took exactly the same view, and Miss Llewellyn Davies, who represents the Women's Co-operative Guild, and her view very strongly endorsed mine also.

1805. Among all your correspondents and the communications you have received representing the interests of the women from various quarters, have any of them made suggestions as to any means by which women could be included in the benefits of any pension scheme?—No; I am afraid their views are rather on the same lines as mine: that they point out the objections to the suggestion of membership of a friendly society as a test. I do not think they said much about any future scheme except that they were rather troubled about the age. A good many of them said that they hoped no pension scheme would begin later than 60; that is to say, that any pension scheme ought to begin as early as 60.

1806. You have no suggestion of your own to make on any other point?—None.

Sir *Walter Foster*

1807. I have only one question to ask. Supposing you had a pension scheme which required no contribution on the part of the women (or of the men for that matter), and which did not require absolutely a test of belonging to a friendly society, I suppose the women you represent would be favourable to such a scheme?—I imagine all women would be favourable to such a scheme.

1808. They would not raise the question of taxation as an objection in such a case?—If they could have the benefit of the pension the question of taxation would not come in, I should think.

1809. Their objection would only be to being taxed for a scheme under which they would not benefit?—Yes, one by which they would not be benefited.

1810. But if the scheme were open, and did not exclude them because of non-membership of a friendly society, but admitted them under certain tests of merit, we will say, you think they would be pleased to accept a scheme of that kind?—Yes. Of course it would rather depend upon what the test of merit was; but, broadly speaking, I should say certainly. With the one argument the other goes. If they could have a pension there could be no objection to the taxation falling upon them.

1811. Let me put another question arising out of this. Would it, in your opinion, be possible in case of man and wife to give a somewhat smaller pension than you would give for two persons separately; that is, supposing the pension were 5*s.* for a single man or a single woman, to a man and wife together it might be possible to give a smaller sum than to the two separately?—I have not thought about that, and I do not know.

Sir *Fortescue Flannery.*

1812. I should like to ask if you could tell us the average length of time during which these 119,000 members of trades unions have been in membership?—The large proportion are from Lancashire, they are cotton operatives. They would in a great number of cases begin as children and belong to the union all their lives.

1813. But have you any statistics as to the length of time on the average during which they have been members?—No, I can only tell you that the payments are graduated, so that the payments may rise according to the earnings which they are getting; the practice in Lancashire, as far as possible, is that when they are children they join the unions.

1814. How long have the unions, or the oldest of them, been established?—I suppose 30 or 40 years, or more than that; they have been strong now for 30 years in the case of the Lancashire organisations.

1815. We may take it that a very large number out of the 120,000 have been members of a trade union for 20 years and upwards?—If you confine your question to Lancashire—yes, that is in the textile trades, which are the best paid.

1816. But there are other trade unions, outside Lancashire?—Yes; between 80,000 and 90,000 belong to Lancashire out of the 119,000.

1817. Do you regard membership of a trade union as a test of thrift. Supposing an old age pension scheme were established on the basis of persons who could produce some test of having been thrifty, being eligible to receive a pension when they reached the age limit, would you suggest membership of a trade union such as those you have been naming as the test of thrift that might be adopted?—I have pointed out that in their essence these unions are not friendly societies; that is to say, not provident; they are only trade societies. I should suppose that membership in them might in a sense be looked upon as a test of thrift. But what I mean is that that would not make me on the part of the women whom I represent feel any more favourably disposed to the scheme, when I know that the vast majority of women are not in trade unions.

1818. No doubt, but I want to get from you, assuming a test of thrift were established, how far the 119,000 might be qualified under such a test; take, for example, the fact that funeral benefit is included, as I understand it to be in all these trade unions?—Yes.

1819. That is a measure of thrift?—Yes, certainly; that I excepted.

1820. Then take the fact that during the time when the members are out of work a certain allowance is given to them; am I right in that supposition?—Only in certain societies.

1821. In what proportion approximately of the total number is such benefit given when the members are out of work?—A strike, a lock-out, fire, victimising, break-down, would be the sort of thing for which the Weavers and the Card and Blowing-room Unions, which are the two great organisations of Lancashire, would pay.

1822. Do you know what the allowance is?—This is only rough because I have not got quite all of them, but it varies with different branches and

Sir *Fortescue Flannery*—continued.

and there are a great many branches; but the payment would vary from a penny for the youngest, the children, up to 6*d*., and the benefits would vary from about 3*s*. up to 15*s*.

1823. For the week?—Yes.

1824. That is during the period of the women being out of work?—No, those are strike, lock-out, fire, victim, and break-down; "out of work" does not come in there really.

1825. "Break-down" would mean when they were thrown out of work?—Yes, in that sense out of work.

1826. It would include a case when a mill, for example, was not able to run?—Yes.

1827. And "fire" would include a case where the mill had been destroyed or injured by fire?—Yes.

1828. Would a member receiving benefit under such circumstances not be assisted to keep off the poor rate?—Yes.

1829. In other words, might it not be a reasonable suggestion that female workers put out of work by a break-down of the mill or by a fire which partially destroyed the mill, would be kept away from the workhouse by reason of the benefit which they receive from these societies?—Certainly they would, I should say.

1830. To that extent, at all events, would it be fairly arguable that membership of a trades union was a test of thrift?—Yes.

1831. Did you speak from actual comparison of figures when you informed the Chairman that in dangerous trades women received no higher wages than in the non-dangerous trades?—I was speaking from my experience of such employment as that in match factories and employment in the lead trade.

1832. Do you seriously mean that in such trades as those, and I suppose they are about the most dangerous trades, the average rate of wages is not more for women than, say, in cotton mills?—No, certainly not; I should say the average rate of wages was higher in cotton mills. In the case of those trades you would have certain instances where people are earning very good wages, but, as a general rule, I should say the average is not so high as the average in cotton mills.

1833. You mean that the danger of such occupations as you have named does not in practice increase wages?—It does not seem to me to do so.

Sir *James Rankin*.

1834. I understand your chief objection to any scheme of old age pensions so far as women are concerned is the cost?—Yes.

1835. Do you think the payment of 10*d*. a month after the age of 25 would be beyond the powers of most of the women?—Yes.

1836. Do you think a payment down at the age of 25 of 10 guineas would be beyond the powers of most women?—Yes.

1837. Do you think that domestic servants, who form a large body of women, would be able, if they tried, to save 10 guineas by the age of 25?—I have really no material on which to give you evidence about domestic servants; it is women in trades who are our clients, so that I should not like to speak as to that.

Sir *James Rankin*—continued.

1838. But are you aware that men whose wages are not more than 13*s*. a week do belong in great numbers to friendly societies?—No.

1839. You stated that women who are receiving wages to the amount of 15*s*. or 16*s*. a week find themselves unable to belong in great numbers to friendly societies?—I said that I thought 15*s*. was the amount at which one could begin to expect anything in the nature of saving. That women do manage to make some sort of provision is obvious, because the women among the Lancashire cotton operatives whom I have spoken of, who are earning an average of 15*s*. a week, belong to their trades union.

1840. But I was asking whether you were aware that there were a large number of men whose wages were only 13*s*. a week who are members of friendly societies, men who have at the same time to support a family?—No, I am very sorry to hear it.

1841. So that it seems to be possible that they can belong to a friendly society even on wages less than 15*s*. a week. Do you think that certain occupations which are now being brought in considerably by technical teaching, such as wood carving, would enable women to earn a certain amount of money in the evenings which might be devoted to this payment?—I do not know. Of course my own feeling would be that the evenings should be devoted to rest and to amusement after a very hard day's work. One would not encourage their supplmenting their wages by work at night.

1842. May I ask you whether you think the test of thrift if it could be carried out would be of benefit to the character and the social condition of the women population?—If it could be carried out with great judgment, yes.

1843. If it were possible for them you would think it desirable?—Of course the question is the point at which you would think it possible.

1844. Do you think the women would not prefer to have earned an old age pension rather than be treated as deserving paupers?—My own experience of women of course is that they would always prefer, if they could, to save, but that they cannot.

1845. Do you think that a woman in her old age would cost as much as an old man; or perhaps you have not had experience of the treatment of old women?—No, I am afraid I have not.

1846. Can you tell us what is the contribution to the trades union societies you have mentioned?—It would vary from a penny—that would be for the children—up to 6*d*. and 9*d*., and a man would in some cases pay as much as 1*s*. a week.

1847. Taking it at 6*d*. a week that would be 2*s*. a month?—Yes.

1848. That would be considerably more than would be required to earn an old age pension?—I am giving you the Lancashire figures. The other figures are very very much lower, they would be a penny and twopence.

Mr. *Woods*.

1849. I suppose when some of your members get old they do receive outdoor relief?—Yes.

1850. In what way is that relief given; could you tell us?—I am afraid I could not; I am afraid I do not know much about that

Mr. *Woods*—continued.

1851. Through the Poor Law?—Yes; I know very little about the Poor Law.

1852. At what age do they generally become dependent?—That I am afraid I cannot tell. Of course, it varies enormously, and as I say, in the dangerous trades very often a woman is unable to earn her own living when she is still quite young. We are helping to support girls who are quite young, well under 30.

1853. How long are the Lancashire people allowed to work in the factories; at what age do they stop them working; do they stop them working as long as they can work?—I think I have not heard, except in some factories, of their being stopped on account of age.

1854. There is no preventing their working when they get to a certain age, I mean on the part of the factories?—Not that I know of, except in certain factories.

1855. Have you old women working in factories?—I think so.

1856. Would you favour a scheme making it incumbent upon women to belong to a friendly society as a condition of receiving a pension?—No.

1857. You do not think it ought to be a condition?—No.

1858. Could you tell us about what proportion of the members of your society are married women?—No, I am afraid I cannot tell you.

1859. Are there a great many married women working?—Yes, there are a great many married women working.

1860. I think you said you did not think the age standard ought to be higher than 60 as a condition of receiving a pension?—I said that a great many, both in Lancashire and other places, who have written to me have volunteered that.

1861. Would you think 60 would be the proper time to fix as the standard?—Yes.

1862. I would like to put one more question. Would you put members of trades unions in the same position as members of friendly societies as to giving them the right to receive pensions?—I am afraid I have no scheme at all of my own. Both schemes would exclude the vast majority of women; so, from that point of view, I am very strongly opposed.

1863. But you would consider that paying to a trades union is just as much a test of thrift as paying to a friendly society?—Yes, I suppose so.

Mr. *Lionel Holland.*

1864. Do you think the non-receipt of Poor Law relief for a certain number of years before they arrive at whatever is taken as the pension limit, is a good test of thrift as regards women?—I do not quite know how I am to say "a good test of thrift" because I do not like any test of thrift. In a very very large number of cases I do not think women would be able to keep off the rates.

1865. You do not think they would be able to keep off the rates up to 65?—If I may answer you by a question: how, for instance, would you meet the two or three cases (and I only speak of two or three because they are all we happen to have come across specially) of girls who have been so poisoned by their work in the match factories that they are able only to work occasionally, for a week or two in two or three months; they are only able to earn a certain amount of money by charing, and the rest of the time they depend on what relief they can get.

Mr. *Lionel Holland*—continued.

1866. I was not taking a dangerous trade, or a trade in which new regulations are very much wanted; but in regard to cotton mills and the ordinary trades in which women are employed, do you think that the non-receipt of Poor Law relief for a certain number of years is a fair indication of good character and desert?—Yes, certainly; when you have a high average earning I should think it was a good test of thrift that you had not wanted to supplment it in any other way. Of course, among the cotton operatives you have a high average earning, comparatively speaking.

1867. I suppose women, even in those trades, if they fall ill, if they have not a society to fall back upon, have to appeal a good deal to the rates for relief during sickness?—I suppose so.

1868. Still you think, on the whole, it would be a sign of desert and worthiness?—I should think it would be creditable to me if I was a working woman to keep off the rates, distinctly.

1869. Do you think, on the whole, most of the deserving women in those trades (putting aside the dangerous trades) have not received poor law relief at, say the age of 60?—I really do not know; I should think so, but I have not any figures to show it.

1870. You said that in some trades the wages were 6*s.* and 7*s.* a week. I suppose those are cases where the women do not support themselves entirely; they could not support themselves and exist upon that, could they?—Of course, in some cases they have to. You would find in any of the lowest classes in the boot and shoe trade, or job printing, there would be women earning 6*s.* or 7*s.* a week, and in some cases they would have to live upon that.

1871. Entirely?—If they had no relatives they would have to support themselves upon that.

1872. If the pension was fixed at 5*s.* a week you think a woman could manage to get on either by living with friends or relations, or in some way without going to the workhouse; you think a woman could subsist on 5*s.* a week if the pension was fixed at that?—They exist at present on 6*s.* and 7*s.* a week; I suppose they can exist on anything. It is certainly not a very large sum.

1873. Supposing the pension was fixed at 5*s.*, you do not think it would be necessary for a very large proportion of the pensioners to give up their pensions and to come upon the poor rate?—No, I do not think they would.

Mr. *A. K. Loyd.*

1874. I gather it was upon the supposition that the old age pension scheme was limited to those who were in friendly societies that you were asked to come and make your protest?—It was on the supposition that it was going to be that, a supposition derived from the things I have seen

Mr. *A. K. Loyd*—continued.

seen in the papers, that I asked to be allowed to make a protest.

1875. May I ask is the Trades Union League, of which you are honorary secretary, a general league or is it composed only of women?—Women.

1876. Is not a women's branch of a general league?—No, it is for women in trades unions.

1877. What is the object of the league; is it to get them to join unions or to show them how to join unions?—It is to get them to join unions; to help them.

1878. To bring to them the advantages of organisation?—Yes.

1879. You said you were speaking for those who were members of the Trades Union League, or rather, I suppose, those who were in trades unions, and also I think you said you could speak for all other organised women, because you have been in communication with them. What other organisations of women are there besides trades unions?—I meant trades unions; I was drawing a distinction between those which are affiliated to our society and which we are always helping, and those which we speak for and go to visit, which would apply to all of them.

1880. Do you think that the 13,000 women who, you say, belong to friendly societies are really all those who could afford to do so?—I should say so.

1881. That is from your general feeling that the wages of women are so low, I suppose?—Yes.

1882. Supposing it was possible to bring to the attention of a larger number of women the advantages of friendly societies, of course you would be in favour of doing so?—Yes.

1883. Do you think working women know much about friendly societies?—Yes, I should think they know a good deal; they know a good deal about trades unions certainly.

1884. That is since your league helped them to understand all about trades unions, I suppose?—Oh, no; it is not only that, of course we help them; but the men of course belong to organisations and they are always talking about them, and the women hear about them from them and in every sort of way; and I imagine also as regards friendly societies.

1885. You think there was an opening for a league such as yours to bring to the minds of women the advantages of organisation?—Women listen to women better than to men; that is the principal reason.

1886. Is there any similar association to bring to the minds of the women, and enable them to understand the advantages of friendly societies?—Not that I know of.

1887. Possibly they may not understand the advantage of belonging to a friendly society, as you say they required to have the advantages explained in order thoroughly to grasp the advantage of belonging to a trades union?—It may be so, but I should think it unlikely because a trade union is more difficult to understand, it needs expounding; but the object of a friendly society is very much more apparent on the face of it.

1888. Take the case of a mill hand or a factory girl; do they talk about friendly societies at all, do they say, "We should like to join a friendly society"?—My experience is more with trades unions. They constantly say that they cannot join trades unions.

1889. Do they ever talk about friendly societies amongst themselves?—They constantly tell you that they cannot pay anything more, that they do not know how to manage on what they have got.

1890. Are early marriages very common amongst the factory class?—I should not think they are so common as they were.

1891. At what sort of age do you say the youngest you know of marry?—I am afraid I cannot tell, the age varies; one has known them marry quite young, at the age of 16 and so on; but I should say generally from my observation they are not marrying quite so early as they used to do.

1892. You think there has been a little alteration in that respect?—I think so, but I am not a very good authority about that, it is not a thing we have specially noted.

1893. I suppose practically neither the married nor the unmarried women think much about prudential insurance or anything of that kind in the future; they look upon it in this light that they are either going to be provided for by their husbands, or they are married, and they are provided for to that extent?—Well, all I can say about that is, that either married or single, they have told me over and over again—it is quite a constant thing for them to tell me—that they cannot afford to pay, that they have not enough. A woman only the other day said to me "How can I do it? I do not live as it is, I merely manage to exist a little."

1894. Is it not when a woman is left a widow and the breadwinner is removed this difficulty arises about friendly societies; is it not then that she first turns round and says, "What a good thing it would have been if I had been in a friendly society"?—To a certain extent, but I do not think that is altogether true. I think they recognise the need for it, but I think they are not able to do it.

1895. I am trying to get your practical experience to help us to a "conclusion" as to their reason for not joining friendly societies?—Yes, that is my opinion.

Mr. *Samuel Hoare.*

1896. How many women are employed in trades whose unions you represent as honorary secretary of this league?—About 30,000.

1897. But I understood there were 119,000 women in the trades unions?—Yes; as I said just now, I represent directly these women because they are in unions which we formed, or which we are always helping; and we are connected, so far as speaking and helping in legislation and matters of that sort go, with all these women.

1898. We may take it that you do represent the views directly of 30,000, and you believe you represent the views of the others?—I think you may say I represent directly the views of them all, because I have communicated with them on the subject.

1899. I will ask you with regard to the 30,000 of which you know most; you say the subscriptions

Mr. *Samuel Hoare*—continued.

vary from a 1*d.* a week in the case of a child, to 6*d.* a week; how many children would there be in the 30,000 you mentioned?—Very few.

1900. How many would there be of what you may call young people, have you got them according to their ages?—No, we have not graded them.

1901. You stated that at present there are only some 12,000 or 13,000 women in benefit societies; is it not the fact that the benefit and friendly societies have not put their advantages before the women of this country till within the last few years?—Yes, taking those that are open, the principal ones have been only open for the last four or five years.

1902. You would confirm, what I believe to be the case myself, that this movement on the part of benefit societies for the good of women is of very recent growth, indeed, only within the last four or five years?—As to their being thrown open for women, yes.

1903. The Committee may take it, I suppose, that a very great proportion of the 12,000 or 13,000 have joined benefit societies within the last four or five years?—Yes, they must have. The societies were not open to them before that.

1904. Do you think that pensions should be given to all women over 60 independent of any tests at all?—I do not think I think about it. I only came to tell the Committee the drawbacks I saw to imposing a friendly society test. As to your question about the pension, I should be very glad to see it, but to a committee which has been considering this subject, my views are perfectly worthless. I only came to put my views with regard to two or three points about which I knew.

1905. No doubt you have read the reference to the Committee, and know that the subject of our deliberations is to consider the best means of improving the condition of the aged deserving poor?—Yes.

1906. From that you will see how the question of tests arises?—Yes.

1907. But all you wish to say then, may I take it, is that you do not want any sort of friendly society or thrift test put in?—Yes, any financial test, any test of that description.

1908. You want no test that would show any provident exertion on the part of the applicant for a pension?—No, because such exertions are in the great majority of cases impossible.

1909. Then I want to ask you this: In the case of a great many of those employed in the trades in which you are interested, is it not the fact that there would be several in a family living together earning these wages; does not it often happen that there are two sisters living together, or it may be three?—Of course it varies; there would be very many instances in which they would be living alone; there are some in which they would be living at home; there would be all sorts of different instances.

1910. Do you think it is impossible for a young woman earning 15*s.* a week to put aside any money, however small an amount, with a view to providing for sickness, or for the future?—I guarded myself by saying that I thought 15*s.* was the minimum at which such a possibility began.

Mr. *Samuel Hoare*—continued.

1911. I take it from what you say that many women with very much less than that put aside 6*d.* a week for their trades union?—I do not want to be understood as saying that; I said that in the case of Lancashire you had subscriptions running up to 6*d.*; but in the more unskilled trades and the unions with which I am principally connected they would pay 1*d.*, 1½*d.*, and 2*d.*

1912. They are still able to put aside 2*d.* a week. In the trades with which you are specially connected, are there a great many young unmarried women at work?—There would be a certain number.

1913. Would you suppose half the number?—I do not know.

1914. Probably many of them would be living at home, would they not?—Oh, no, not necessarily; very often they would be in lodgings with a friend, and they are sometimes in lodgings alone.

1915. Two or three would be living together, I presume?—It depends; sometimes it would be so.

1916. But you do not think that an unmarried woman earning 15*s.* a week in Lancashire can do more than subscribe to her union; you think it is impossible for her to provide in any way for looking forward to the future either against sickness or for old age?—Personally, I think 15*s.* is the lowest at which you can expect them to begin, knowing what rent, and living, and everything else costs.

1917. I gather you have had no experience of rural districts; you were only speaking of manufacturing centres and not agricultural districts?—I said I was speaking of trades only.

Mr. *Anstruther.*

1918. May I ask a little more closely what is the constitution of the league which you represent?—It consists of a committee which was formed for the purpose of organising the women; where the men in the union are anxious to have an organisation of the women or to get them into their trade, we always go and help and do whatever we can in the way of calling meetings, and so on.

1919. The league is a voluntary organisation entirely?—Yes.

1920. It is representative of the women in trades unions, you say?—Yes.

1921. But not by any direct or constructive representation?—I do not quite know what the word "constructive" would cover. The different organisation which want help pay a certain sum to us for what we call an affiliation fee, for the purpose of getting an organiser and getting any help in legislation or in any other question in which they need it; it is constructive if the word covers that.

1922. Then I understand where the women are members of trades unions they are members belonging to trades unions containing both men and women?—In the great majority of cases.

1923. Are there cases of trades unions composed entirely of women?—Yes.

1924. Now you said you derived the impression that this Committee was likely to propose a scheme

Mr. *Anstruther*—continued.

a scheme of pensions in which membership of a benefit or other kindred society should be a test of qualification?—Yes.

1925. May I ask you from whence you derived that impression?—I saw it in the "Times."

1926. Prior to that, or since you formed that impression before you came here, had you read any of the Bills which have been submitted to Parliament during this Session?—I have seen one or two.

1927. May I ask whether it is your opinion that the contribution of a working woman to her trade union is her first duty by way of saving or thrift?—I always tell them so.

1928. You would not like, therefore, to give an opinion as between their duty to their trade union and their duty to any other form of thrift?—I would not care to give them an opinion.

1929. But your assumption throughout your evidence has been the women's inability to contribute to any test of thrift by reason of having no means over and above what you call their means of livelihood?—Yes.

1930. Of course, you can conceive a case in which a woman would prefer to contribute to a pension scheme rather than to a trade union?—Yes.

1931. Though you probably would advise her against it?—No. Have I said anything to lead to that?

1932. I thought so?—I did not intend that.

Chairman

1933. I think I understood you to say that a considerable number of the women whom you represent were obliged to have recourse to poor relief?—I have no figures to give; I can only say, generally, one knows that they do.

1934. You would say that a considerable number have to do so?—Certainly.

1935. At what age about would that be?—It varies entirely. When a woman is crippled, or unable to work any longer, she would have no other means of subsistence.

Mr. *Lloyd-George.*

1936. May I just put one question to pursue a little further the point put by Mr. Samuel Hoare, and ask whether you can suggest any test of thrift for women. We are trying to find a scheme for pensions for the deserving poor; what would your test be in the case of women?—I am afraid I have no suggestion to make.

1937. You have never thought that out?—No.

1938. But supposing you had to find a test?—Then I should ask to be allowed a little time to think about it.

Chairman.

1939. I was asking you at what age they generally have to resort to the Poor Law?—I am afraid I cannot give you any general rule.

Chairman—continued.

1940. So far as you can tell have they any great reluctance to accept outdoor relief?—I do not know—I do not think of course there is anything like the same feeling about outdoor relief as there is about the other.

1941. The real objection among the women so far as you know is not to the receipt of outdoor relief, especially if it is liberal, but to having to go into the workhouse itself; is that so?—Yes. I feel as if I were rather out of my depth now because these are not the points upon which I wished to speak. A good many of those who have spoken to me or written to me about it rather object to the tests which are put, and to the scrutiny before giving any relief.

1942. You mean what is called the workhouse test. Your evidence upon the whole, I should say, is rather of a negative character, is it not; that is to say, that you object to the pension schemes which have come under your notice and which have been proposed, because women would be excluded from them?—That is so.

Sir *Walter Foster.*

1943. On account of the requirement of a test?—On account of the requirement of a test.

Chairman.

1944. But have the women you represent or have you yourself any views with regard to pensions. Do you desire to see pensions established?—Personally, yes, certainly; I should think all women did.

1945. On what terms; are there to be any tests of thrift or not?—I think, personally, the only tests I have seen put forward so far are impossible for the great majority of women; that is all I can say. It might be conceivable that a test might be put forward that would be desirable; that pensions themselves are desirable, of course, all working women would admit.

1946. That is a point upon which I was rather anxious to elicit your opinion. You are aware, of course, in recent years there has been a very marked and striking increase in the efforts which are made by the poorer classes to make some provision for themselves; you would be sorry to do anything to arrest that, I suppose?—I am only speaking for those who cannot make any provision for themselves.

1947. But whenever it was possible, you would be anxious, would you not, to encourage and to offer inducement to thrift?—I have never found that where women could save they have held back from it. They do not seem to me to want an inducement to save where they earn enough to save.

1948. Whenever they are in a position to make provision you think they are ready to do it, and it would be their desire to do it?—Yes, I think so.

1949. With regard to what you said as to the 15*s.* per week as being the minimum, that was limited, as I understand, entirely to your experience of trade districts?—Yes.

1950. None

Chairman—continued.

1950. None of the women whom you represent are connected with agricultural life, are they?—No.

1951. You are unable to express any opinions as to women in agricultural districts?—I can only speak as to trades.

Mr. *Anstruther.*

1952. You mentioned Miss Bondfield as the secretary to the Shop Assistants' Union?—Yes.

1953. Does that union include any other class of women employees of any kind?—I think they have a certain number of women clerks.

Thursday, 22nd June 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Sir Walter Foster.
Mr. Hedderwick.
Sir Samuel Hoare.
Mr. Lionel Holland.
Mr. Lecky.
Mr. Llewellyn.
Mr. Lloyd-George.
Mr. A. K. Loyd.
Sir James Rankin.

THE RIGHT HONOURABLE HENRY CHAPLIN IN THE CHAIR.

MR. WILLIAM EDWARD KNOLLYS, called in; and Examined.

Chairman.

1954. You are Chief Inspector and Assistant Secretary under the Local Government Board?—Yes.

1955. How long have you held that office?—I was appointed to my present post in 1891.

1956. Have you held other offices under the Local Government Board?—I was General Inspector of the northern district for seven years before that, and I was District Auditor in the Staffordshire district for four years before that.

1957. As the head then of the Poor Law Department in the Local Government Board, and as the Poor Law Inspector before that, you have had, I suppose, very considerable experience in your dealings generally with the necessitous and destitute poor?—Yes.

1958. I presume you have had the reference to this Committee before you, and I propose to ask you if you have any suggestions to make which your experience may dictate with regard to it; but before I do that, could you state to the Committee the result of the Poor Law administration up to the present year as regards the pauperism of the country?—Yes. The latest return shows that the number of persons, excluding lunatics and vagrants, who were relieved in England and Wales on the last day of the fourth week of March of the present year was 714,988 out of an estimated population of 31,397,078; that would be equal to 22·8 in every 1,000 inhabitants. Similar returns for the year 1857 show that in the fourth week of March of that year, the number relieved was 897,374 out of an estimated population of 19,042,412, equal to 47·1 in every 1,000 inhabitants. These are the earliest returns we have which exclude lunatics and vagrants, but if the mean number of paupers of all classes, indoor and outdoor, in England and Wales, including the lunatics and vagrants, is taken for the year 1849, the return shows that the number relieved for 1,088,659 equal to 62·7 per 1,000 of the estimated population.

1959. That was in 1849?—Yes, and a similar return on the same basis shows that in the present year there were 813,986; that is equal to 26·2 per 1,000. Therefore since 1849 the pauperism of the country has been reduced by Poor Law administration from 62·7 per 1,000 to 26·2 per 1,000, if lunatics and vagrants are included, or, if we take it without the lunatics and vagrants, to 22·8 per 1,000.

Chairman—continued.

1960. Within what period of years is that?—From 1849 to the present time.

1961. This great reduction, I understand, you would say is mainly the result of the present system of Poor Law administration?—It is the result of the administration of what was known in 1834 as the new Poor Law by boards of guardians.

1962. With regard to the reference to this Committee, we are to consider first the best means of improving the condition of the aged deserving poor; secondly, of providing for those of them who are helpless and infirm; and, thirdly, to inquire into the different Bills dealing with old age pensions, which are now before the House of Commons. Have you anything to suggest to the Committee, which your experience would dictate, upon either or all of those three different points?—I have upon the first two points; I should not propose to deal with the third.

1963. You have nothing to suggest with regard to the third point?—No.

1964. How would you propose to deal with the first point?—I would suggest that the object of the reference might, to some extent, be gained by an amplification of the powers of Poor Law guardians, and by the exercise of those powers by a committee of the guardians acting independently of the full boards of guardians.

1965. You are speaking now of the first point, that is to say, improving the condition of the aged deserving poor generally?—Yes.

1966. You propose that a committee should be formed from the existing body of the guardians?—Yes.

1967. For what purpose?—For dealing with the applications from the deserving poor. I would

Chairman—continued.

would form a committee from the guardians own body, to be called the pensions committee, or by some such term, who should exercise powers distinct from the ordinary Poor Law administration, and that the guardians or the committee should have power to appoint a certain number of other persons, that is other than guardians, as extra members of the committee.

1968. You would form, I understand, a committee from the body of the guardians (the existing boards of guardians) in each union, to which other people could be added?—Quite so.

1969. And the purpose of that committee would be to receive applications from aged and deserving poor, is that so?—Quite so.

1970. Applications for what?—For pensions.

1971. Is there any precedent for the formation of a committee of that kind?—By the Education Act of 1876, the formation of school attendance committees was authorised, to consist of from 6 to 12 guardians, of whom a third should be *ex officio* guardians. By the Local Government Act of 1894, *ex officio* guardians were abolished, and by the same Act the guardians were given the power of appointing a chairman and vice-chairman, and two other persons as guardians who were not members of that board. I would give the same power either to this pensions committee or to the board of guardians to appoint a certain number of members of the committee who were not members of the board of guardians.

1972. Then having established an authority of that kind, what would be the next step that would be taken for the purpose of improving the condition of these poor people?—I would give power to all persons within the union, being 65 years of age and upwards, in need of relief, whether absolutely destitute or necessitous, without being actually destitute, to apply to this committee to grant them a pension, instead of applying to the board of guardians for relief.

1973. At present, I understand, it is the duty of the guardians to relieve people who are destitute?—Who apply to them for relief.

1974. You propose to extend the power of this committee beyond that, and to make it apply to people who are necessitous?—Who are necessitous, not actually destitute.

1975. Leaving it to them to draw the distinction between destitute and necessitous?—Certainly; that is to say, I would give all people over 65 years of age the right to apply to the committee, but whether the committee would deal with their case or not would depend upon whether they were deserving.

1976. What would be the duties and powers of this committee?—They should have power to inquire into the circumstances of each case, and if they were satisfied that the applicant was deserving, they should deal with it themselves; and, for this purpose, I would give them power to appoint an officer of their own, to be called a pension officer, to inquire into the circumstances of the case.

1977. You would allow them to appoint an officer to inquire into the circumstances of these applicants?—Yes.

1978. I think you said this committee was to act entirely independently of the board of guardians themselves?—Entirely.

1979. How do you propose that this committee should satisfy themselves that a person is deserving; what would that description involve and include?—I do not think you can well go further than to say that if a man had attained the age of 65 without having received relief from the poor rates for himself or his family through any fault of his own, and if he had led a reasonably respectable and thrifty life then he should be considered deserving. I know that description is very vague, but I think the question must be left mainly to the discretion of the committee.

1980. Then you would give to this committee a somewhat wide discretion?—Yes.

1981. Is that why you select them from the board of guardians, because, under those circumstances, you think they would be possessed of local knowledge, and of the circumstances of the locality?—Certainly.

1982. As a matter of fact would a committee of that kind in your judgment be able to ascertain pretty accurately what were the real condition and circumstances of the applicants?—I think they would; the members of the committee would be taken from the neighbourhood in which the applicants lived. The officers of the guardians at present have to ascertain a great many facts with regard to the applicants for relief, and I think the pension officers would be quite as able to ascertain the same facts. Then I think that most of us would be able to say, in the country districts at all events, whether the applicants were deserving and thrifty or not. It would be more difficult in towns, and I think there the committee might find it well to call to their aid certain agencies, for instance, the Charity Organisation Society or agencies of that kind.

1983. So far as the country districts are concerned, you do not think there would be any very material difficulty in arriving at a true and accurate estimate of the conditions of the poor people who apply to this committee for a pension, as to whether they are deserving or not?—I do not think there would.

1984. There might be more difficulty you say in the case of the towns?—Yes, I think there would be more difficulty there, no doubt.

1985. You propose to get over that difficulty by enabling the committee to call in other agencies for the purpose of assisting them in making their inquiries?—Yes.

1986. Are you acquainted with the conditions laid down by the Charity Commissioners in some of their schemes for pensions?—Yes, I have read the conditions in what I believe is the last scheme.

1987. You are aware that they have power to call in the aid of the Charity Organisation Society?—Yes.

1988. So far as you were able to gather from reading their conditions, does it seem to you there would be any very material difficulty in arriving at a just conclusion upon those different points?—I see their conditions in the scheme of the 21st of March 1899 are stated, first, in paragraph 32, to be that inquiries should be made "as

Chairman—continued.

"as to the qualifications for pension; the pensioners should be poor persons of good character who have resided in the parish for not less than five years next preceding the time of their appointment, who have not during that period received Poor Law relief, and who, from age, ill-health, accident, or infirmity are wholly or in part unable to maintain themselves by their own exertions." And, again, in paragraph 38: "The pensioners should be selected under the following conditions: After full investigation of the character and circumstances of the applicants and inquiry whether they have shown reasonable providence, and to what extent they may reasonably expect assistance from relations or others." I think the conditions I have proposed would carry out all that with the exception of the question of residence, and I do not think the question of residence would come in in a scheme of universal application in the same way that it would in the Charity Commissioners' schemes, which are purely local.

1989. On the whole, I may take it that you approve of the conditions laid down by the Commissioners?—I see nothing at all against them.

1990. You think they would be workable, and would answer the purpose?—Certainly. I think they are very much the same as I myself propose.

1991. With the aid of the Charity Organisation Society or other agencies in cases of difficulty which might arise in towns?—Yes. They would, of course, have power to call in the aid of those societies, and they would be very ready to give it.

1992. Of course, I assume they might make inquiries in any direction they pleased?—Quite so.

1993. For instance, in country districts they might inquire of the parish council or of the county council, or from anybody, in fact?—I see no reason why they should not.

1994. Is it not the fact that in deciding upon outdoor relief now, forms of questions are submitted to the applicants which they have to fill up?—Not to the applicants. The relieving officer has to fill up a certain form and submit it to the guardians; he has to obtain information from the applicants.

1995. In the case of the Charity Commissioners' schemes there is a form of questions supplied to the applicant which he has to fill up in the first instance; are you aware of that?—Yes.

1996. Would anything of that sort be desirable in this case?—I think it might.

1997. You would have a form of questions?—Yes, I think that might be desirable.

1998. Which the applicant would be required to answer and to fill up?—Yes.

1999. Would you suggest any form that would be desirable or could you hand in any form?—I could hand in the form which the relieving officers have to fill up now, many of the points in which would be applicable.

2000. Perhaps you would put that form in?—I will put it in afterwards.

2001. Supposing the applicant was adjudged to comply with the conditions to the satisfaction of the committee, how would they deal with him?—If they consider that he is in a position to maintain himself in his own home or in that

Chairman—continued.

of his relatives or neighbours, they should grant him a reasonable pension of not less than 5*s.* a week, I think.

2002. Why do you take 5*s.*?—I believe that is the sum which has very frequently been mentioned in pension Bills, and I think, moreover, it ought to be sufficient to enable a man if he had not got a home of his own to pay a sufficient sum to a neighbour to allow him to live with him, to occupy a seat by his fireside.

2003. You are speaking now of applicants who would either have homes of their own, or be in a position to get a home somewhere else where they could live?—Yes.

2004. For that purpose you would allow them not less than 5*s.* a week; would you fix any maximum?—I think not. I would put the minimum at 5*s.*, but I would otherwise leave the amount to the discretion of the committee.

2005. With no limit at all?—With no limit as a maximum. I think if the pension or a substantial part of it were paid from the rates raised within the union for which the committee act, that would be a sufficent guarantee that pensions of a not unreasonable amount would be granted.

2006. The applicant, of course, in the first instance, has to satisfy the committee that he is necessitous?—Yes.

2007. That he cannot live without a pension?—Yes. Then the committee, I should propose, would grant him a reasonable pension to meet that.

2008. But I understand you to say it is not to be less than 5*s.* under any circumstances. The question I want to put to you is this: Suppose he had an income of 3*s.* or 4*s.* of his own, must they give him 5*s.* in addition?—I should propose that certainly.

2009. That is your proposal?—I should say if they give a pension at all, it should not be less than 5*s.*

2010. Whatever the applicant's own income is, within of course, the condition that he is a necessitous person?—Quite so.

2011. Now, if the applicant is not in a position to find a home for himself, what is to be done with him then, supposing he has not got a home of his own, and that he cannot get taken in somewhere else?—If the committee consider that he is deserving, but cannot find a home of his own, I think the committee should give him a certificate which would ensure his being treated as a first class inmate on admission to the workhouse by the guardians.

2012. Is that with a pension or in substitution for a pension?—In substitution for a pension.

2013. He is not to have the pension and go into an institution at the same time?—No.

2014. If he cannot find a home of his own, then he is to go into an institution?—Yes.

2015. He is to receive a certificate which is to insure his being treated as a first class inmate?—Yes.

2016. I will ask something about that directly; but what would happen in the case of applicants who are found by the committee not to be deserving?—I think they should simply refuse their application, and it would be left to them to apply to the guardians in the ordinary way.

 2017. They

Chairman—continued.

2017. They would make an ordinary application for Poor Law relief?—For poor relief.

2018. There is one other question I want to ask with regard to the pension. You said it was to be fixed at not less than 5*s.* a week, and that there was to be no maximum; but it appears to me that the conditions and the cost of living would vary as between town and country?—Undoubtedly.

* 2019. They would vary very considerably between town and country, and also in different districts of the country, I suppose?—Yes.

2020. You propose then to give the committee an unlimited discretion to award pensions accordingly, provided they are not less than 5*s.*?—I think it depends very much upon the fund from which the pensions are paid. It has always been found that the amount of relief that may be given by the guardians, which is practically unlimited, is given with reasonable discretion, and therefore I do not see why the pension committee should be limited in their discretion if the fund from which the pension is paid, or a large proportion of it, is a fund collected from the funds of their own neighbourhood.

2021. How long would you propose the pensions should be given for; should they be permanent or should they be subject to revision and to withdrawal?—Boards of guardians are now elected triennially, and they would have power therefore to appoint their pensions committee to act for three years. I think the pension might be granted for that period, subject to inquiry being made from time to time as to whether there is any alteration in the circumstances of a pensioner. I know there is much to be said in favour of making the pension permanent as long as the circumstances under which it was given remain the same; but on the other hand I am afraid if you do not make the pension for a definite period, renewable from time to time, so that the committee should have an opportunity of interviewing the pensioner, you will find that a good many names remain on the pension list long after their owners have ceased to exist.

2022. Do you mean to say pensions would continue to be paid after people are dead?—The pensions would be paid through the pension officers, and I think there probably would be instances in which the pensioner might die and the pension still be paid, and the pension officer might retain the pension, speaking from my own experience with regard to other matters.

2023. There is a danger to be guarded against you think?—Certainly; for that reason I would make the pensions renewable so as to compel the pensioner to appear from time to time before the pensions committee.

2024. From what source would you propose the pension should be paid?—From the common fund of the union; but as the arrangement will probably considerably increase the charges upon that fund, I would suggest that the increased cost might be met, at least in part, by a grant in aid of the cost of Poor Law administration generally from Imperial sources. I do not think you can have a grant directly in aid of pensions, if this system were carried out, because it would form an inducement to the pensions committee (who are also guardians) to

Chairman—continued.

place as many persons as possible on that pension fund, in order to relieve the local rates, and that they might share in the grant; but if you had a grant in aid of Poor Law administration generally, you would remove that danger.

2025. When you say "in aid of Poor Law administration generally," do you mean that the Imperial funds that are to be given by way of grant should be in aid, not only of pensions, but of the whole cost of the Poor Law administration?—Yes.

2026. In aid of the whole cost of the two?—Of the whole cost of the two.

2027. The object of that is to avoid the inducement which the pensions committee otherwise would have, to put as many people as possible on to the pension list in order to relieve the rates?—Yes.

2028. Now it is the case that people in receipt of poor relief are subject to certain disabilities; do you propose that people who have been adjudged deserving, and are either to be recipients of pensions or to be treated as first class inmates, should be subject to similar disabilities?—No, I would remove any such disabilities in their case.

2029. Any people who had been adjudged to be deserving by the pensions committee would receive assistance, but without any disability?—Any person that the committee consider they might deal with should receive assistance without any disability.

2030. They would be freed from the disabilities which attach to the receipt of poor relief?—Yes.

2031. Now, so far as you can tell from your experience among these people in past days, do you think that these arrangements you propose would be favourably viewed by them; would they regard them as a considerable improvement upon the present position?—Undoubtedly, if they had to enter into institutions they would be a considerable improvement; and with regard to cases where they now have to receive outdoor relief, if it is supposed that there is any stigma attaching to the receipt of outdoor relief, I think this would remove the cause of it. I myself, in my own experience, have not seen much proof among the poor themselves that they do entertain any idea that there is a stigma attaching to the receipt of outdoor relief.

2032. There is a very great dislike to going into the workhouse, is there not?—Yes, and they consider there is a stigma attaching to it, whether rightly or wrongly, but the same does not apply to outdoor relief.

2033. You mean to say they draw a distinction between the two, among themselves?—Undoubtedly they do.

2034. They regard it as discreditable to go to the workhouse, but they have no objection to receiving outdoor relief; is that what you mean?—Quite so. It is not the receipt of relief that they attach any stigma to, but it is entering the workhouse.

2035. You say they dislike going into the workhouse; is that because they think a stigma attaches to it, or because they dislike the hardship and the discipline of the workhouse, or partly both?—I think it is partly both.

2036. There-

Chairman—continued.

2036. There is a distinct feeling that a stigma attaches to going into the house?—There is great objection, of course, to the discipline of the workhouse.

2037. Have you ever known any reluctance to receive Poor Law relief on the part of poor people, because of any stigma attaching to it?—I have never come across it.

2038. Perhaps there ought to be more feeling than there is. Have you been able to form any kind of estimate in your own mind as to what the cost of the proposals you have suggested to us would be likely to come to?—There are no very reliable *data* to go upon, but in 1892 a return was made (it was called Mr. Ritchie's return) for the Aged Poor Commission that was then sitting which showed that the total number of paupers in receipt of outdoor relief on 1st January 1892 was 508,368, and of those 205,045 were 65 years of age and upwards, which was equal to 40·3 per cent.

2039. Have you been able to estimate at all what the number would be now?—Assuming that this percentage of 40·3 still held good on 1st January 1899, the corresponding number of persons in receipt of outdoor relief then was 519,182, and if you take the same percentage, 40·3 per cent. of that number would be 209,230.

2040. Then you would take it that there are in the present year 209,230 people of 65 years and upwards in receipt of outdoor relief?—Yes.

Mr. *Lionel Holland.*

2041. That excludes Ireland, does it not?—Yes, that is England and Wales only.

Mr. *Hedderwick.*

2042. You have not the figures for Ireland and Scotland for that year?—I have not.

2043. Have you got the particulars with regard to the number in receipt of indoor relief for the same years?—Yes, I can give you the figures. On 1st January 1892 there were 63,352 persons of 65 and upwards in receipt of indoor relief.

Mr. *Samuel Hoare.*

2044. Would there be the same increase now in regard to indoor relief as there was in outdoor relief?—You cannot follow the same percentage. The total number of persons of all ages in receipt of indoor relief in 1892 was 192,378, and of those 63,352 were of 65 years of age and upwards; that would be 32·9 per cent. of the total. In the present year the total number in receipt of indoor relief was 217,833. You must take 32·9 per cent. of those (not 40·3 per cent., of course); that would give the total number of persons over 65 in receipt of indoor relief in the present year as 71,667.

Chairman.

2045. You were telling us what the increased cost was likely to be?—Yes. Taking it that the guardians give as a rule outdoor relief (I have not got the probable cost for indoor relief in the same way) to the extent of 2*s.* 6*d.* or 3*s.* a week per head, if it were proposed that the Pensions Committee should give a pension of not less than 5*s.* or 6*s.*, the amount would work out in this way: Outdoor relief to 209,230, at 2*s.* 6*d.* a week, would be 1,359,995*l.*

Mr. *Lecky.*

2046. That is assuming that all the people over 65 in receipt of outdoor relief got it?—Yes. If they got a pension of 5*s.* of course it would be double that. At 3*s.* a week it would be 1,631,994*l.* The increased cost, therefore, of the change from outdoor relief to pensions would be just the sum I mentioned if the pension were on the basis of 5*s.* That would of course be assuming that all the persons of 65 years and upwards receiving outdoor relief were deserving, and all got pensions; but on the other hand it must be taken that a large number of them would not be deserving. But you must also consider, I think, that an increased number of persons would apply for pensions as compared with those who applied for relief; therefore that increase would have to be put against the diminution in respect of the undeserving. On the other hand, a considerable number, or a certain number of the persons at present in workhouses, if they were granted a pension of 5*s.* instead of relief at 2*s.* 6*d.* might be able to come out of the workhouse and induce somebody to allow them to live with them.

Mr. *Samuel Hoare.*

2047. You have not included in the 1,359,000*l.* anything for those in-paupers who may come out of the workhouse in order to obtain the pension?—No; I think you must put the increased number of paupers who would apply for pensions and the number who might come out of the workhouse against the number that were undeserving, and therefore would get no increased relief. To this must be added the salaries of the pension officers.

Chairman.

2048. Are you of opinion, then, that there are a considerable number of people in receipt of outdoor relief who ought not to have it?—No, I do not say that, because it is the duty of the guardians to relieve destitution wherever it appears, and it is in their discretion whether they give it out of the workhouse or in the workhouse.

2049. Whether the people are deserving or not?—Whether they are deserving or not.

2050. At all events, you would put it in this way: that there is a considerable number of people in receipt of outdoor relief who would not be adjudged to be deserving of a pension by the committee you propose to establish?—I think so, undoubtedly.

2051. Would that represent a large reduction?—A considerable reduction.

2052. On the other hand, you say there would be more applicants for pensions than there would be for outdoor relief?—Yes.

2053. Why would it be so; I do not quite follow that?—Because outdoor relief is supposed to be given only in cases of destitution, and here it is proposed to give it to the necessitous as well.

Mr. *Llewellyn.*

2054. Does this number that you have given of indoor paupers include lunatics in workhouses?—Imbeciles over 65.

2055. But some workhouses keep a certain number of their own lunatics; are they included?—Yes, they would be included in the figure I gave for the indoor paupers.

Mr. *Hedderwick.*

2056. If every person in receipt of outdoor relief in this present year, taking your calculation, were to receive without any inquiry being made at all the 5*s.* a week which you propose as the minimum, the total amount, as I make it, would be 2,719,990*l.*; is that so?—Yes. Of course you must not take that as the increase, because 2*s.* 6*d.* of that would be given at present in the shape of relief.

2057. If 2*s.* 6*d.* of that came locally the total cost to the State, if it gave the other half, would be half the total I named?—The total increased cost of this system on the basis of 5*s.*, if they were all put on, would be 1,359,000*l.*, half the total you mentioned just now.

2058. Did I understand you to say that in your opinion the number of persons who are now inmates of workhouses, but who would become pensioners, might be taken as representing about the number of those who would come off the total receiving relief outside from being found undeserving?—I did not say quite that. I think a large number who now receive relief outside would be undeserving, and therefore would not be dealt with by the pensions committee.

2059. I thought you gave some idea of what proportion you thought would come off?—Those people would come off; and, on the other hand, you have to add on a certain increased number, as I said.

2060. And the one would about balance the other?—I think that is so. The one would more or less counterbalance the other; but, of course, it is a very rough calculation.

Mr. *Lionel Holland.*

2061. As regards every inmate of a workhouse who comes on to the pension fund, he would only cost an extra shilling at the outside, would he not, as compared with the cost inside the workhouse?—The increased cost would not be very much; I should think hardly so much as that. There would be the increased cost in the provision of buildings in the first year, but that would not be repeated; it would not be permanent.

Chairman.

2062. Now, I want to turn to the other class, namely, those who have no home, and who must necessarily receive help in the workhouse, or an infirmary, instead of by pension: how do you suggest that their condition in the workhouse should be better than that of ordinary inmates when you suggest that they should be treated as first-class inmates?—I would suggest that separate accommodation should be provided for them; that in certain respects they should have somewhat better treatment, and that there should be a relaxation of discipline in their case.

2063. That is, as compared with ordinary inmates?—Yes. I should like to state these points rather more fully as to what I would propose; but before I state my view of what might be done, I should like, if it is convenient to the Committee, to give some instances of what has been already done in workhouses with regard to this class of inmates.

Chairman—continued.

2064. I think it will be very convenient if you will do so. Will you give us some instances, not a great number, but enough to illustrate what you wish to bring out?—If I give too many, will you kindly stop me. In the Coventry Workhouse there is a class called the "merit" class, and according to the notice which is placed in their wards, they are thus described: "Applicants and inmates of good character, being 60 years of age and upwards, not having received parish relief, either in Coventry or elsewhere, and having resided in Coventry for the last 10 years previous to attaining that age." They are to have day and night rooms for males and females, and to be provided with suits of ordinary clothing, to be allowed to attend their own place of worship on Sunday morning, and to have three hours' liberty each Thursday. In the Portsea Island Union Workhouse it is stated: "Rooms for the old folk enable them to be subdivided; all wards for the well-behaved aged inmates have been very comfortably furnished, and especially for those in Class I." In Macclesfield Workhouse the inmates of good conduct are separated from the less deserving. Two large wards, one for males and the other for females, containing 10 beds each (the other part of the ward being used as a day-room), are set apart as privileged wards for inmates of good character and conduct. Inmates are placed in these wards by direction of the visiting committee. They are allowed to receive visitors, and to go out of the workhouse every afternoon. No uniform is worn. In the Chester Union Workhouse classification wards have been provided at each end of the main building, one for males and one for females. Friends are allowed to visit two days a week between 2 and 4 p.m. The classified inmates have liberty to leave the workhouse any day from 12.30 to 5.30 p.m. In the Leicester Workhouse the guardians have set apart in their infirmary a day room and bedrooms for 14 select old men, and similar accommodation for a less number of old women. The occupants, consisting of inmates of 60 years old and upwards, were classified into what was called the "merit" class, the qualification for which was that the character of such inmates should have borne the strictest investigation by a relieving officer, the relief committee, or the house committee. It was arranged that sleeping and day rooms should be specially set apart for the "merit" class, but that they would be expected to work with the other inmates, and that all meals should be taken in the rooms set apart for this class; they should be allowed leave of absence, with the sanction of the master, every Wednesday afternoon from one to five o'clock, in addition to the ordinary day every third week; they should be allowed, with the sanction of the master, to go to their own places of worship on Sunday morning.

2065. You have now given us several instances?—I should like to give you this one other instance. In the parish of Liverpool, in the workhouse at Brownlow Hill, a series of small rooms is set apart for the accommodation of well behaved old women, whose conduct during their stay in the workhouse is known to the matron as satisfactory. There are 14 small rooms, each of which

Chairman—continued.

which contains three old women. Two somewhat larger rooms contain five each, and an adjoining ward contains 17. The occupants of all these wards are allowed certain privileges, the most important of which is that dry tea and other groceries are served out to them weekly, and they are allowed to prepare their own evening meal at their own time. They never go into the dining hall at meal times, but have all meals in their own rooms, the breakfast coffee and the dinner being sent to them there. Their rooms appear to be very comfortable and each has a fire-place. I need not trouble you, perhaps, with any more. I simply wanted to show that what I am about to propose now is already in working, in different shapes, in different workhouses in the country.

2066. You mean that you are not going to propose any startling novelty?—I am not going to propose something that has not been tried before in one workhouse or another.

2067. The first thing you suggest is separate accommodation?—Yes.

2068. You propose to provide that more in the larger workhouses, I think?—Yes.

Mr. *Llewellyn.*

2069. The cases of classification you have been giving us were in large town workhouses, were they not?—Those were all towns; some are small towns.

2070. Have you any instances in the country?—I do not think I have in those before me here. These are the larger workhouses.

Chairman.

2071. How do you propose to provide separate accommodation where it does not exist already?—The Sheffield guardians have provided rows of cottages, I think single-room cottages holding two old men each. I think the same sort of accommodation might be provided in other places.

Sir *Walter Foster.*

2072. Those are within the workhouse grounds?—Those are within the workhouse grounds.

Chairman.

2073. On the premises?—On the premises.

2074. So that they might have all the advantages of the establishment of the workhouse but with separate accommodation?—Quite so; I think it is essential they should be on the premises, because otherwise the workhouse administration cannot be used with regard to them. Then with regard to separate accommodation by night, I would propose that separate wards should be set apart for these inmates, and that they should be divided into cubicles.

2075. Where you would not have separate buildings you would have wards divided into cubicles?—Yes; it always has struck me that the main hardship or a great hardship of workhouse life is the impossibility of any privacy. From the time they get up to the time they go to bed, and in bed too, they live absolutely in public. If you provided a separate cubicle for each inmate I think that hardship would be done away with.

Chairman—continued.

2076. That you regard as a very considerable hardship?—Yes; I do not know that they do to the same extent that probably we should, but it has always struck me that it must be a great hardship.

2077. Surely the possibility of being able to obtain privacy must be appreciated even by them?—I should think so.

2078. Have you anything more to say as regards the separate accommodation?—I think not.

2079. Then with regard to what you call the better treatment, what have you to say?—I would give them a separate day-room, and I would make it available for their meals. I think there may be a hardship sometimes in the old people having to take their meals in the public hall where they are given barely sufficient time sometimes for them. I think that hardship would be entirely done away with if they had their meals in their own day-room, and were allowed to take their own time about them.

2080. Then on the third point, relaxation of discipline, what have you to say?—I would let them have, to begin with, one day a week liberty, and I do not see why they should not have two or three hours every other day in the week.

2081. You mean give them one whole day a week?—I would give one whole day

2082. With liberty on that day to go out as they please?—Yes, and I should think three or four hours every other day. I do not see why the old people should not go out in the afternoon every day, and take a walk if it pleases them.

2083. On all those points the Local Government Board could make regulations, could they not, under their existing powers?—Yes.

2084. Have you anything more to say upon that point?—I would allow their friends to visit them any day within reasonable hours.

2085. Do you wish to say anything about the uniform to be worn?—Anything in the shape of a distinctive dress for workhouse inmates has been discouraged by the Local Government Board for years, and I think a regulation might be framed by them to say it should never be worn by the first class inmates.

Mr. *Samuel Hoare.*

2086. Is a distinctive dress worn by every inmate in every workhouse?—A large number of the guardians are quite in agreement with the Local Government Board in wishing to discourage, and they do discourage, any distinctive dress in the workhouses.

Sir *James Rankin.*

2087. Is the regulation of that matter entirely in the hands of the different boards of guardians?—It is at the discretion really of the boards of guardians.

Chairman.

2088. Then there remains the question of the best means of providing for those of the poor who are helpless and infirm; have you any proposals to make upon that point?—Do you mean those in the sick ward of the workhouse?

2089. I mean those who are helpless and infirm

Chairman—continued.

firm?—I think the points I have been mentioning would more or less apply to them if they were not in the sick wards of the workhouse.

2090. Then with regard to those who are in the sick ward, what do you propose?—I would not make any difference I think; in the sick ward of the workhouse the inmates are treated as their case requires, and their food and everything else is entirely at the discretion of the medical officer. I think the exigencies of nursing would prevent their being treated in separate wards, and I think it would be very undesirable that they should be.

2091. Do you mean to say that under existing circumstances, where they are in that condition, they have as good treatment now as they can have?—I think they do, the best treatment that is available.

2092. You think they get the best treatment that is available now?—I hope they do.

2093. They ought to do, at all events, and do if the administration is carried out as it should be?—Exactly.

2094. Then you have nothing to propose on that particular point?—No.

2095. I think you have given us some statistics already; could you give us the total expenditure (which, I think, would be useful to have upon the Notes) at the present moment upon the relief of the poor and the total number of paupers?—The total number of paupers in receipt of relief on the 1st January 1899 in the 647 unions and parishes under separate boards of guardians in England and Wales, and the 10 contributory out-relief unions, was 821,096; 230,915 received indoor relief, and 590,323 outdoor relief.

2096. That was out of a total population of how many?—An estimated population of 31,397,078 in the middle of the year 1898.

Sir *Walter Foster.*

2097. Were those first figures you gave us for the middle of the year?—No, those figures were for the 1st January 1899, but the population was estimated in the middle of 1898. To be strictly accurate, of those receiving indoor and outdoor relief 142 persons received both.

Chairman.

2098. What proportion of the total population would that represent receiving relief?—It amounted to 1 out of every 38 persons, or 2·6 per cent. of the population.

2099. What was the cost of all this?—The total expenditure for the relief of the poor was 10,828,276*l.*

2100. Could you go into a little more detail and give us, in the first instance, the cost of in-maintenance?—£. 2,384,135.

2101 .And outdoor relief?—£. 2,732,909.

2102. How much represents cost of establishment, of the payment of officers and allowances?—The cost of officers and superannuation allowances come to 1,879,659*l.*

2103. Then there is a considerable sum to be paid for principal and interest of loans; what does that come to?—£. 838,657.

2104. There are further expenses still, are there not?—Yes; other expenses immediately connected with relief come to 1,592,240*l.*

2105. Can you state what those "other expenses" are; what do they include?—The expenditure entered under the head of "other expenses" includes expenditure on furniture, building, and repairs, certain establishment charges, including the cost of printing, stationery, and advertisements, the expenses of maintenance of paupers in institutions, other than Poor Law institutions, for instance, lunatic asylums, institutions for the deaf and dumb, or blind, in hospital and in certified schools; the cost of drugs and medical and surgical appliances, so far as they could not be apportioned between maintenance and out-relief; rent and rates, cost of wood, oakum, and stone, used for employment of paupers, and a portion of the expenses connected with the cultivation of workhouse gardens and farms, not accounted for under maintenance, or under the item for officers. I have certain statistics here, connected with the expenditure for the relief of the poor, which I will put in if you will allow me.

2106. In putting in those figures, could you classify for us (so far as I could follow you, you have done so to a certain extent) the different items which make up that last figure of 1,592,240*l.*, which you gave us for other expenses immediately connected with relief?—I could get it classified for you, no doubt.

2107. You could put that in?—Yes.

2108. Is there anything more you would like to say to me in your examination-in-chief, before other honourable Members ask you questions?—I think not.

Mr. *Samuel Hoare.*

2109. Of the expenditure of 10,828,000*l.*, can you tell the Committee what amount came from the local rates, and what amount from the Exchequer?—I will put that in.

2110. I suppose the system of classification in workhouses leads to a considerable increase in the expense of administration?—Undoubtedly. The present system of classification necessitates a workhouse being larger than is absolutely necessary for the number of inmates, because you cannot mix the inmates of one class with those of another.

2111. Then I understand you view is this: that any system of pensions, though it would be carried out by a committee separate from the ordinary board of guardians, would practically be carried out under the administration of the board of guardians?—I would not have any appeal from the pensions committee to the board of guardians, but the pensions committee should consist of persons who are also guardians.

2112. But the money for the pensions will be added to any other money which the Treasury may pay to the guardians for the administration of the Poor Law; it is not to be a separate grant?—It is not to be a separate grant.

2113. I understood you to say it would be all in one grant?—That appears to me to be essential, in order that the amount may be safeguarded.

2114. That is to say, that the grant for the pensions is not to be kept either by the guardians or by the Treasury, as a grant for the specific purpose of the pensions?—That is so.

2115. You

Mr. *Lecky.*

2115. You have given several very interesting instances of classification in workhouses according to merit; to what degree do you think that is taken into account by the Poor Law guardians as a whole; is it a general thing or a very exceptional thing?—In the present day, classification in workhouses is taken into account a great deal.

2116. Practically your pension theory is very much one of classification, of a higher description of Poor Law relief administered by practically the same people?—Yes.

2117. Most or all of the changes you desire in the condition of the people in workhouses can be effected under the existing legislation, can they not?—Yes, they can be.

2118. Then what is required for a pension system in the way of legislation is almost entirely the financial part?—I think it is, and to enable the pensions committee to act independently of the board of guardians.

2119. You said that the disabilities that now attach to people in receipt of outdoor relief ought in the case of the deserving to be removed; what are those disabilities?—Disabilities connected with the franchise and the election of guardians.

2120. That is like Denmark?—Yes.

2121. Besides the franchise, what is there in the way of disability?—I am not aware of any special disability.

2122. You have told us who you think ought to be the tribunal, namely, a committee of the board of guardians; we have had put before us schemes for the administration of the pension fund, in one case by friendly societies, and in another by the county council; I suppose you think that neither of those would work?—I do not think they would.

Mr. *Llewellyn.*

2123. You do not think the county councils could carry out the pension scheme?—They have none of the machinery for enabling them to do it. I think it is only in connection with the existing machinery that it could be carried out, except at a very much larger expense.

2124. I take it, your scheme in fact amounts very much to an extension of the present mode of outdoor relief?—Yes, it does to a certain extent; but I would propose that the deserving poor who would receive pensions should not be brought in contact (that I think is the important part of the scheme) with the undeserving poor who are getting relief.

2125. But you have classified them as those able to receive a pension outside the building, we will call it, whether a workhouse or otherwise, and those who have to come into some sort of hospital; how would you deal with the case of those who are eligible for pensions but are bed-ridden or invalids in the country, and who would not be brought and ought not to be brought into the workhouse hospital?—I think you would give them a pension which would enable them either to remain in their own homes, or if they had not homes of their own to live with some neighbour.

2126. Would you not exceed five shillings even in their case?—I would leave it to the discretion of the pensions committee. I do not

Mr. *Llewellyn*—continued.

limit it to five shillings at all. My idea is that the five shillings might be often exceeded. I would simply give five shillings as the minimum.

2127. I mean five shillings would not be enough, you will agree, for a person bed-ridden who requires constant attendance?—No, I think it would not.

2128. And who still might be a person fully deserving?—I think in that case a much larger pension should be given.

2129. Have you formed any idea as to the proportion of the persons who would come under this scheme out of the total you gave us as being 65 or upwards?—You mean the proportion who would be deserving?

2130. Yes?—I think different people would take such different estimates.

2131. That is what I wanted to bring you to. To follow out that idea, do you think there would be any difficulty in selecting or finding men, and women too, who would carry out these duties as a pensions committee?—I do not think there would.

2132. You think there would be no difficulty in finding good, practical men with a knowledge of the country and the wants of country people?—Yes; I think you would have no difficulty in getting the best of the guardians to belong to the committee; and then they should have power to appoint people who had the subject at heart amongst their neighbours.

2133. You are aware, better than I am, no doubt, that the number of such men now is limited; what with their duties as guardians and district councillors, committees, and so forth, they have their time pretty much taken up now; do you not think that in a country union you would have any difficulty in getting a sufficient number of men and women to man the pensions committee?—I do not think so.

2134. You think, I take it, that they would not be inclined to become too extravagant on account of the fund they have to administer being raised to a great extent by themselves in another capacity?—I deduce that from the fact that we have never had to complain of guardians giving unreasonable relief, and there is no limit to their discretion.

2135. But then they raise the money?—They raise the money.

2136. And they have to answer to their constituents for the rate?—Yes, and it would be equally so with the pensions committee.

2137. Under your proposal?—Yes.

2138. You think that would be a drag upon anything of that sort?—I think it would be a sufficient safeguard.

2139. How would you propose that these pensions should be paid?—I think great care should be taken that they should not be paid at the same time or place as poor relief.

2140. You would not have the ordinary pay table for them?—No; so far as possible I think they ought to be paid at the pensioners' own houses.

2141. Would you pay them weekly or monthly?—I think that might be a question really of arrangement at the time.

2142. Taking

Mr. *Llewellyn*—continued.

2142. Taking into consideration the class of men who would become pensioners, you would have no fear of their misapplying their money if it was paid monthly?—If they would misapply it they ought not to be paid pensions.

2143. They would be struck off?—They would be struck off.

2144. At present, there is a little risk with regard to the army pensions?—Yes.

2145. You would avoid that here?—Yes, because they would cease to be pensioners if they misapplied it.

2146. As to the settlement of these pensioners, have you formed any idea as to the period of their settlement; must they, according to your idea, have been settled in the parish for a certain number of years?—I think the same rule should apply as at present with regard to settlement. A person gains a settlement by having lived for three years in the parish, but he could receive a pension otherwise than in the parish of his settlement.

2147. Then you would allow payment to pensioners outside their own unions?—Yes, but from the funds of the union in which they were settled.

2148. With the same supervision that is given now to paupers who are non-resident?—Quite so.

2149. Do you anticipate any difficulty in getting the proper men, as I will call them, inquiry officers; do you think there will be any difficulty in finding such men in country places?—I think not, but I think it would be necessary that a regulation should be made that they should never be the same persons as are relieving officers; or they might be disposed to appoint the same men.

2150. Under what department of the State do you think this fund should be administered?—I think it should be administered in the same way as the other funds of the guardians.

2151. From the Local Goverment Board?—From the Local Government Board.

2152. Have you formed any idea with regard to the supervision of these committees and the funds that they administer by any class of inspectors or otherwise?—They would necessarily be subject to a Government audit as well as the other funds of the Poor Law unions.

2153. You would have them audited by a Government official in the same way as the Poor Law funds are now?—Yes, they would be part of the funds of the union, and therefore as a matter of fact they would be subject to Government audit.

2154. Can you tell me at all with regard to the alterations, following what has been done in these town unions, what the additional cost has been of equipping, furnishing and so forth these new quarters?—I know at Sheffield the cottages cost 3,300*l.*

2155. Do you know what that works out at per head?—There were eight cottages providing accommodation for two each, that would be 16 people. But then they built a large club-room for the use of the inmates in the middle, but that I understand has not been used; the inmates have not wished to avail themselves of it. On the other hand, I know that they are building now four cottages at South Shields which are

Mr. *Llewellyn*—continued.

estimated only to cost 350*l.* for the four, so that that is very much cheaper.

2156. Just now you stated that the instances you have given were all those of town unions; can you give any reason why the country unions have not put in operation these same powers which they undoubtedly possess?—I should be sorry to say they have not done so, but in going through the list of all the workhouses, from the return I had before me I chose those where I thought they had done most, in order to exemplify what the guardians might do under their existing powers, and necessarily they were the larger workhouses.

2157. Can you give any instances of purely agricultural unions doing this?—I am not sure that I can. I am afraid all the instances I have here are town ones.

2158. What I really wanted to ask your opinion upon is, whether it is not the fact that in the country agricultural unions, the chief reason why this has not been carried out is the cost?—I do not think that the cost would be a sufficient reason. I think the reason as a rule has been that possibly there have been so few for whom the accommodation would be needed. For instance if you take a small country workhouse with, we will say, three or four aged inmates——

2159. Surely that is a very small number, is it not?—There are a great many of that size. I made a calculation the other day and there were 170 workhouses with less than 50 inmates.

2160. Is that in the north of England?—No, I should say more in the south.

2161. We will not pursue that—I was supposing one of what I imagined to be the more ordinary size, namely 100?—One hundred is a good sized workhouse.

2162. I suppose it would be. Now what would the objection in your mind be to erecting separate buildings for this purpose in cases where the houses are not capable of alteration and where they have no room at present?—I think the separate buildings should be on the workhouse premises, so that they might avail themselves of the general administration of the workhouse.

2163. Under the same master, matron, doctor, and so on?—Yes, and with the same attendants and cooking and kitchen, and so forth.

2164. Of course you cannot tell me off-hand what the additional establishment charges are in the cases where these people are so provided for?—No, I cannot tell you off-hand but I should think they would be very small.

Mr. *A. K. Loyd.*

2165. You have gone pretty carefully into the principles, the economical considerations, that are involved in this question, have you not?—In what particular do you mean?

2166. As to the probability of promoting thrift, and questions of that sort?—Yes, I have considered that.

2167. You have seen the Report of the Commissioners?—Yes.

2168. And you know that we have very high authorities to deal with in proposing any scheme—authorities in whose opinion any scheme

Mr. *A. K. Loyd*—continued.

scheme would be likely to discourage thrift?—I think that is a possibility, but it is hardly for me to say.

2169. I only want to know whether your mind has been brought to look at this question by the light of the decisions, if I may say so, or rather the opinions that we have to try and meet in framing a scheme, on the question of thrift?—I think the figures that I gave at the beginning of my evidence show that under the existing system there must have been a great encouragement of thrift to enable the guardians to reduce the percentage of paupers in the way they have.

2170. If we are to make any reasonably successful proposal we must meet the objections of the outside world on the ground of discouraging thrift?—Well, it is a question more of the improvement of the condition of the aged poor, is it not?

2171. Yes, but to do so consistently with not discouraging thrift?—I should think to a certain extent it was discouraging thrift.

2172. I suppose any legislation on this subject would be very difficult to recede from afterwards?—Yes, I suppose it would.

2173. And I suppose that any system of pensions which was started, would be likely to increase at least in proportion to the increase of population?—I do not think you would necessarily say that.

2174. Do you think there would be likely to be fewer applications for pensions as the population increased, owing to the moral elevation of the people?—I do not think there would be likely to be fewer, but I should think they would not increase in proportion to the increase of population.

2175. The difference being due probably to the moral elevation and the increased prosperity of the people?—I think there has been a great increase in thrift.

2176. Supposing you had a scheme, the effect of which was not to give some advantage to the country itself, would not an increase be a danger to the country financially. Supposing we started a scheme which did not give some advantage to the country from a financial point of view, the increase of pensions would be a financial disadvantage to the country, would it not?—I am very sorry, but I am afraid I do not grasp that.

2177. Do not think I am hostile to you?—Not in the least.

2178. I want to get the advantage of your opinion, I think it is very important. What I mean is this; supposing you started a scheme upon lines which were not financially sound, and which did not lead to the promotion of thrift, or some benefit of that kind to the country, then the extension of the number of pensions granted would be a financial disadvantage to the country, because the more you extend that system the greater loss there is to the community?—No doubt.

2179. On the other hand, if we could get a principle into this scheme which led to a distinct gain to the community for every pension that is granted, the more that is extended the more

Mr. *A. K. Loyd*—continued.

benefit is done to the community by the scheme. That is clear, is it not?—No doubt.

2180. I want to ask you whether in your judgment there is any means of separating those who, belonging to the class who are in danger of coming to the public for support, have nevertheless, by their own efforts, kept themselves off the rates. Can you suggest to us how we could get at that class?—Do you mean how you could separate them?

2181. Yes; how could we separate them so as to confine our scheme to that class?—There would be many cases of hardship.

2182. But separating for the moment the question of hardship, could we ascertain, otherwise than by an inquiry such as you have suggested to us, that is, a tribunal of some sort to inquire into each individual case. Could we in any other way get at the people who had kept themselves off the rates, so that we should be able to say, "Here is a man who has kept himself off the rates"?—Do you mean by an application of some test?

2183. I do not know whether you could suggest any test, short of an inquiry, which some people call inquisitorial, about which I do not express an opinion?—I do not think I could suggest any.

2184. You think they must inquire into each case?—Yes, I think they must inquire into each case.

2185. But you see no impossibility of directing the inquiry to the question, "Has he by his own thrift, or by his own efforts, kept himself from becoming a charge to the community up to the age of 65"?—I see no difficulty with regard to that.

2186. If that were done, it would still remain to meet the objection of a number of perfectly meritorious cases which would not get the benefit of the pension?—Yes, and therefore I would give the committee a discretion to deal with such cases.

2187. If you confused your lines of demarcation would there not be a danger of losing the benefit of the principle which I have been rather aiming at?—I think it is a danger which you must incur to be equitable.

2188. Would it not be possible, by this system of classification which you have mentioned to us, to provide for all those cases which were meritorious, but which did not comply with the condition which for public reasons had been imposed? Could you not meet the hardship by providing for all the hard cases by classification? You were good enough to point out to me, as a sort of rock upon which I was running, that there would be a great complaint of hard cases, and in that I entirely agree with you. What I suggest to you is, would not this system of classification which you have given us valuable evidence upon, to some extent provide for those very hard cases?—The system of classification only provides for cases in the workhouse or in an institution, not those receiving pensions.

2189. Supposing a person so bodily infirm that he had never been able to exercise any thrift, and who therefore did not come within the test of keeping himself off the rates by his own efforts, would not that person by being sent to a first class classified home be protected from any

Mr. *A. K. Loyd*—continued.

hardship in being left out of a pension?—No doubt.

2190. Would not the carrying out of this classification more perfectly even than it has already been carried out, enable us to confine, or at any rate facilitate the confining of, the pension scheme to something like what I may call a paying system for the State?—I think you would have very many cases of hardship if you attempt to confine it in that way.

2191. Is there any more objection to providing for those cases by classification than there is to providing for them by pension?—I do not understand how you propose to classify those who receive outdoor relief, and those who are in receipt of a pension.

2192. I am talking about classifying those who would be provided with these classified cottages and superior treatment?—Yes, but I hope that a large number of those would be able to be maintained in homes of their own, or the homes of their neighbours, not going to any public institution at all.

2193. Then that might be done by outdoor relief?—By pensions.

2194. You say there is no stigma attaching to outdoor relief. Why should not a person of the kind that you say could be adequately provided for by outdoor relief, continue to have his outdoor relief. Why should he be included in the pensions, and so endanger altogether the principle on which the pension is founded?—I think it would be very hard on, say, a person who had contributed all his life to a friendly society, if the friendly society broke just when he was 65 years of age, to say that he should immediately become a pauper, if you had a pension scheme for others who were more fortunate.

2195. But supposing the condition had been put for reasons of the highest public character upon the pension scheme, would there be any stigma upon his receiving outdoor relief, and so being enabled to live with his relations?—I do not see the stigma. I do not admit it, though other people do.

Sir *Walter Foster.*

2196. You admit that there is the difficulty that a man under the circumstances which we have been referring to would lose his status as a citizen, and would lose his vote in one case and not in the other?—Yes.

Mr. *A. K. Loyd.*

2197. Might not that be met by legislation without imperilling the scheme?—It would be very difficult to say that some persons should incur the disability of paupers, and others should not, if they were both paupers.

2198. Do you think that losing his vote is sufficient to prevent our adopting a scheme. Is it not more important that we should get a scheme which is not open to economical objections, than that we should play up to the feeling about the stigma?—Of course, so many questions are involved in that point. I am rather diffident about expressing my own opinion.

Mr. *Hedderwick.*

2199. One of your main propositions I understand to be the creation of a committee of guardians?—Yes.

2200. I wanted to know something more about that. How many committees do you propose?—One in each union. One for each board of guardians.

2201. How do you propose that the committee should be elected; do you propose that it should be elected by the board of guardians?—Yes, by the board of guardians.

2202. From amongst themselves?—Yes.

2203. But once elected they are to be independent of the board of guardians?—Yes.

2204. I understand you to say that these committeemen are to obtain their information, with regard to the character of the applicants, from officers who are to inquire locally. Is that so?—Yes.

2205. I rather thought I caught you, in answer to one of the members of the Committee, saying that the officers must be different officers from the relieving officers?—Yes, I think that is very important.

2206. Do you mean that there is to be another staff of officers, similar to relieving officers, raised all over the country?—You would not want the same number. You would only want one for each union.

2207. That is what I was coming to with regard to the question of expense. Do you think one officer of inquiry for the whole union would be sufficient?—Yes. You would have a comparatively small number.

2208. What is the objection in your mind to the relieving officers being the officers to make inquiries also for these committeemen?—I think you should keep the pension work as distinct as possible from the Poor Law relief work.

2209. But why? Surely if the relieving officer has to make inquiries with regard to destitution it would be a simple addition to add the inquiry with regard to the character of applicants. I want, if possible, to get at your mind. No doubt you have some good reason?—If you give the applicant power to apply to the pensions committee apart from the Poor Law guardians I think the officers of the pensions committee should inquire into the matter, not the officer of the guardians; and you cannot give two bodies control over the same officer.

2210. That would be an important part of your scheme; an inquiry officer for every union, apart from the relieving officer, and separately paid?—Quite so. I do not think it would be necessary that he should devote the whole of his time to his duties.

2211. You think he might do something else?—Yes.

2212. So that that would probably lessen the cost?—Yes.

2213. He might have some other means of income?—Yes, as is the case at present with school attendance officers.

2214. With regard to another important suggestion you made as to cases of applicants who have no homes, you propose that such a person should receive a first class inmate's certificate?—Yes.

2215. And

Mr. *Hedderwick*—continued.

2215. And thereupon he should have some better treatment, some distinct treatment?—Yes.

2216. But I understood you to say also, that the mere fact of being an inmate of the workhouse was a stigma which was very much and very generally felt by the poor of this country?—It is very generally considered so.

2217. So that this certificate would scarcely remove that prejudice from the minds of the poor?—I think it would go a very long way towards it. You recollect I proposed that the certificate should carry with it a right to leave the workhouse every day in the week.

2218. Is that so. Do you propose to confer that right upon the first class inmates only?—Yes.

2219. If it could be done, would it not be still better if you had developed throughout the country a service of cottage homes apart from the actual building of the workhouse itself?—It would be an enormous extra expense, because you must have the administration.

2220. Leaving that out of account for a moment, though I admit you cannot leave it out ultimately, in your opinion, would it not be a better system if you had a middle class between the pensioners living at their own homes, and the poor but worthy people living in cottages, and those in the workhouse?—I think it would not. I think there are too many difficulties connected with it.

2221. I understood you to say that you certainly approve of outdoor residences within the precincts of the workhouse if possible, and therefore you would separate those worthy people from the actual workhouse, if you could?—Yes; you separate them at present—the men from the women, and the children from the adults.

2222. I understood you to say that it would be a good thing to have cottages upon the premises, but apart from what I may call the main block or barrack of the poor; is that so?—Yes, but a part.

2223. A part, but separate?—Yes; not so separate but that it should be all part of the same premises.

2224. You mean built on the premises but not to have any inlet or outlet between the two?—I think if they want to go out they must go out from the porter's lodge. Do you mean that. I would have a separate row of cottages. Workhouse premises consist now of a large number of separate buildings.

2225. I think I understand what you mean; but are you not aware that there are such things as cottage homes in some unions. I think you mentioned some?—No, I do not think so; those are on the workhouse premises.

2226. You think the cost of the administration a fatal objection to any such suggestion, do you?—I think there are many other objections.

2227. But so long as they are upon the premises, within the precincts of the workhouse, you do approve of separate treatment with regard to houses for this better class?—In larger workhouses you might have separate cottages. In smaller workhouses you could only, I think, have separate wards. You could not put the guardians to the expense of a separate building in every workhouse.

Mr. *Hedderwick*—continued.

2228. Did I understand you, in the figures you gave us with regard to the actual cost of Poor Law relief now, to say that out of the 10 millions which the Poor Law costs this country, only one-half is spent in actual relief. I think you gave 2,300,000*l.* odd for inmates and 2,732,000*l.* odd for outdoor poor?—Yes; those are only for in-maintenance and out-relief.

2229. It comes, roughly speaking, to about five millions out of a total of 10 millions?—Yes, but there are the salaries of officers and rations.

2230. You gave us the costs of the establishments, about 1,800,000*l.*, that is to say, nearly 20 per cent. on the whole expenditure?—You must include those with the in-maintenance. You must remember that, at the present day, the inmates of workhouses mainly consist of those who are sick, and the cost of nursing and attendance upon them must necessarily be a large sum.

2231. To put it in a nutshell, the cost of the present establishments is about 20 per cent. of the whole sum spent for the poor, and 50 per cent. of the sum spent in actual relief, roughly speaking?—I should think it would be, from the character of the inmates. At the present day it is a great mistake to suppose that workhouses are homes in which able-bodied inmates, who could wait upon one another, are housed. They are almost entirely hospitals for the treatment of the sick.

Mr. *Lionel Holland.*

2232. In London the classification is carried out to a very great extent in the best workhouses?—Yes.

2233. But it involves a very much increased cost, does it not?—The cost of the workhouses is larger in London than in the country.

2234. It has got up in London lately very much, has it not? It has gone up 3*s.* 9*d.* per head since 1874?—But then you must recollect that that includes all the separate infirmaries, which in London are very costly.

2235. That is also involved in the classification, is it not?—Yes.

2236. I mean to discriminate the classification must be an expensive proceeding?—Yes, it must be.

2237. In Fulham the classification is perfect, is it not?—It is very good.

2238. They have wished, as I understand, to have a classification or discrimination or difference in diet as well?—Yes.

2239. And yet the Local Government Board would not allow them to do it?—They object. They consider that all inmates of workhouses are properly dieted, and therefore you have no right to diet the inmates by character.

2240. If you wish to discriminate in character, that discrimination is not allowed to extend as far as diet?—No.

2241. The Local Government Board does not allow that?—No, we consider that the diet sanctioned, which is framed upon the recommendation of the medical officer of the workhouse, should be adequate in every case, and therefore there ought not to be any necessity for discrimination.

2242. Even though the guardians are desirous of varying the diet?—We have no objection to

Mr. *Lionel Holland*—continued.

their varying the diet, but they should not make a different diet between the deserving and the undeserving. You must recollect there is a different diet now for the able-bodied and the aged and infirm.

2243. But they have not a different diet for what in Fulham Workhouse is called Class A. They did propose a different diet?—Yes, and we objected.

2244. But otherwise, subject to the regulations of the Local Government Board, everything you wish done with regard to classification can be done without any legislation at all?—I believe it can, everything.

2245. Can you compel them to erect these buildings for classification, or can you only advise or recommend them?—I think it would be desirable that legislation should give us fuller powers with regard to requiring the erection of buildings.

Sir *Fortescue Flannery.*

2246. Do you remember a case where you tried to compel the guardians, and the buildings were never erected, for school purposes?—We have power to enlarge workhouses, but we have no power to compel the guardians to build new ones.

2247. You have no power to compel them to build new buildings for classification purposes?—I think not.

Mr. *Lionel Holland.*

2248. Do you think if you had larger power you could really get any uniformity of treatment in different unions as regards the deserving aged under classification?—I would make this classification compulsory. At present it is discretionary with the guardians; but I would, by legislation, make it compulsory.

2249. Would you make it compulsory that they should have separate rooms?—I would make it compulsory, instead of discretionary.

2250. And then you think that practically the treatment in different unions would be uniform?—I think it might be made nearly uniform.

2251. But, of course, it would be infinitely more expensive to carry out your regulations in some unions than in others?—It would be more expensive, but I should hardly use the words "infinitely more."

2252. Take a case like Stepney Union. They have no more room to build. They have no discrimination at all, though it is a well-managed union. If they were to carry out these requirements it would be expensive?—In that case, no doubt it would put them to some expense.

2253. Now a question or two on the pension system, with regard to the discrimination of the guardians. You suggest that there should be a committee of the guardians, and they would have to discriminate as to character, and the amount of assistance, and as to its being a deserving case. Have you very great confidence in the power of the guardians to discriminate as to character?—I never think there should be any difficulty about it myself.

2254. I was reading the evidence given before the Cottage Homes Committee. Mr. David Davy, before that Committee, said that he had

Mr. *Lionel Holland*—continued.

not the highest opinion of the discriminating power of the guardians. He said "So far as character is concerned, I have no opinion at all"; he even went further and said they were the worst body?—I have a better opinion of the guardians than Mr. Davy appears to have.

2255. Do you think that they could discriminate sufficiently?—Yes. The committee I suggest would be the best men from the guardians, and they should have the power to co-opt certain other men from the neighbourhood who were particularly interested in this subject.

2256. But why the best men on the board of guardians?—It would give them a lot of extra work.

2257. But they choose whom they put on, do they not?—It is a question of detail whether it should be the guardians or the committee. I think it would be preferable that it should be the committee.

2258. But the committee should be selected by the guardians?—Yes.

Chairman.

2259. I understand you rather to mean that the committee, to a certain extent, would select themselves, because it would be imposing on them a great deal of additional work, and it is only the best men who would take it?—Yes. It would be rather a question of the best men volunteering for the work.

Mr. *Lionel Holland.*

2260. But the opinions now of even the best boards of guardians as to the character of men being deserving or not differ very materially?—Yes.

2261. For instance, in Bradfield there are 68 over 65 years of age, and only one male and eight female people receive outdoor relief, while in another place any old person can get it?—As a rule, every old person under Poor Law administration receives outdoor relief unless there is some special objection to his doing so. The administration of the Bradfield Union is quite exceptional.

2262. Yes, but will not that exceptional administration continue with regard to pensions?—In that union it is possible.

2263. And if it continues in that union in an extreme sense, in a modified sense it will continue in other unions?—There is a difference in Poor Law administration, of course, in different unions at the present time; and I think there would be the same amount of difference, possibly, in the pension administration.

2264. Now, with regard to the age. You take the age of 65?—Yes.

2265. Sixty is the dividing line now, is it not?—No, there is none. The Local Government Board always decline to fix an age, because one man may be quite able-bodied at 70, and another man may not be able-bodied at 65.

2266. For married people over 60?—Yes.

2267. So that age is generally fixed by the board of guardians?—Yes.

2268. You take the two conditions that a man should be necessitous, and that he should be deserving.

Mr. *Lionel Holland*—continued.

deserving. If he is necessitous, is there any necessity at all for fixing the age at 65. Supposing a man is physically incapable of work, and that through incapacity or injury before the age of 65 he is really necessitous, and he has no means of supporting himself, is it not almost certain that he must go upon the poor rates. He has no other alternative?—Yes. That is so.

2269. So that in such a case as that it would not be really important whether he was under the age of 65 or above it?—No, I think it would not, logically, but the cost would be much greater, of course. There would be the question of cost.

2270. Would the cost be much greater. If he goes into the workhouse itself he would cost more now than 5*s.* a week?—Not quite.

2271. Well, he would cost 4*s.* 8*d.*, and that is without establishment charges?—Yes. The staff of officers would be the same, whether he went in or not.

2272. So there is no real reason, if you take the test of want of means, why the test should not be whether a man can provide for himself or not, instead of the age?—There is no reason why it should not be that.

2273. There is no reason why physical incapacity should not be the test?—Quite so.

2274. Take the pension at 5*s.* a week—a fixed pension; you would let it be increased?—Yes.

2275. Then as regards the necessitous test again, do you think it is better to take the general condition that a man should be unable to maintain himself, or a fixed sum, for instance, that he should have less than 10*s.* a week?—I think it would be a mistake to take a fixed sum.

2276. Because it would be an incentive to a person to get his income down under that sum?—Yes.

Sir *Fortescue Flannery.*

2277. You have told us of five workhouses in which there is classification. Can you tell us how many workhouses throughout England and Wales have any system of classification whatever?—Do you mean any system of classification at all?

2278. By merit?—I cannot tell you the number. I know that the matter has been very largely considered by boards of guardians recently.

2279. And carried out?—And carried out, to a great extent.

2280. Lately?—Yes, lately.

2281. Do you think there has been a considerable increase of classification, by merit, throughout the country within the last three or four years?—I should think there has, certainly. We issued a circular as to classification in workhouses, and I think it had a great effect on boards of guardians.

2282. A circular encouraging classification?—Yes, pointing out their duty.

2283. Now just to get the question of legislation clear, is it not the case that the Local Government Board under existing legislation have no power to compel a reluctant board of guardians to erect buildings for classification purposes?—I should think it is.

Sir *Fortescue Flannery*—continued.

2284. Therefore, if your system of classification were to be adopted, legislation giving the Local Government Board greater powers in that regard would be necessary?—Yes, it would be certainly desirable.

Chairman.

2285. Are there no powers indirectly by which the Local Government Board can induce the guardians to carry out any requirements of that nature?—We can certify the accommodation in the workhouses by wards, and say they shall not admit more than a certain number of inmates to any one ward, and if more inmates are admitted then it is the duty of the auditors to disallow the cost of their maintenance.

Sir *Walter Foster.*

2286. You can bring general pressure to bear on the guardians, I suppose?—Yes, we can bring general pressure to bear, and I think we could generally get done what we wanted; but whether we should have actual power to compel them is another matter.

Sir *Fortescue Flannery.*

2287. You have expressed the opinion that the disabilities of deserving aged persons should be removed?—Yes.

2288. Do you consider that the pauper stigma is a disability?—No, I think there is no real stigma in the pauper mind at all.

2289. Supposing you removed the actual disability as regards deserving aged persons, still leaving the sentimental disability of receiving relief from pauper authorities, do you consider that there would be any disability remaining which ought to be removed?—No, I do not see it.

2290. Not in favour of deserving aged persons?—I propose that the disability should be removed.

2291. I am asking you whether supposing that the pension which you desire to have established is administered by the Poor Law guardian or a committee of Poor Law guardians, there would not still remain the pauper stigma, in the sentimental sense of the word, if you like. Would not that be a disability?—I do not believe it exists in the pauper mind. I do not think that the pauper when he is going to receive some money considers whether it is derived from the poor rates, or whether it is derived from the funds of the County Council. I do not think he attaches any difference or importance to it.

2292. You are aware that in Denmark there are two entirely different systems of administration?—Yes.

2293. The pauper draws his relief from the pauper authorities, and the pensioner draws his relief from an entirely dissociated authority, the pension authority?—Yes.

2294. Do you not consider that such a system in this country would be better than a committee associated with the Poor Law guardians?—No, I do not. Do you mean that it would be more agreeable to the pauper?

2295. More reasonable, not merely more agreeable, but more reasonable to the sense of justice as regards a deserving old person?—I do not think so in the least.

2296. Do

Sir *James Rankin.*

2296. Do you think that your system, as you propose it, would be one that would encourage thrift amongst the working classes?—I think that the system, as it exists at present, would probably encourage thrift more than any alteration.

2297. The Poor Law system?—Yes.

2298. By making it difficult to obtain Poor Law relief?—Yes.

2299. But I suppose you would agree that a system which encouraged thrift would be better than a system which did not encourage thrift?—No doubt the encouragement of thrift is always desirable.

2300. Have you any objections to raise to a system which would make some thrift test necessary before a pension could be granted?—I do not think it would be possible to carry that out equitably beyond what I say, that the pension committee should satisfy themselves that a man has been reasonably thrifty.

2301. Where do you think the injustice would come in if a certain amount had to be done by the pensioner himself; that he should have a small annuity, or something of that kind?—Do you mean as a condition of receiving a pension?

2302. Yes?—I think there would be a very great hardship attached to that. For instance, a man with a large family might not be able to put by anything, whereas a man with a small family would, and I think a man who denied himself, to bring his children up well, would have established quite as great a test of thrift as a man who had selfishly devoted his income to putting something by for his own old age.

2303. But still the reward of a pension to a man who had done something for himself would undoubtedly be, I take it, an encouragement to thrift and would be a good thing?—I think it would be an encouragement possibly of selfishness as it appears to me, because as I have said a man may wish to devote his income to his children instead of to himself.

2304. Do you think that a payment of 5*s.* a week is sufficient in the ordinary run of cases if a person received it, for him to be kept out of the workhouse?—I think as a rule it would be. At present the guardians very often offer outdoor relief to the extent of 2*s.* 6*d.* or 3*s.* a week, with the alternative of the workhouse, and the outdoor relief would always be accepted. If you doubled that amount, therefore, you would do a great deal towards satisfying the question of what would be a proper amount. I think the people who have to come into the workhouse from old age are generally those who have no homes of their own, and whom the guardians do not give enough to, to enable them to purchase, as it were, a home with some neighbour. I think that in most places a neighbour would willingly take a man in for 4*s.* a week.

2305. Then you think that upon the whole 5*s.* a week would be enough to keep most people out of the workhouse?—Yes, I think it would.

2306. All except the absolutely infirm?—Yes.

2307. Five shillings a week is 13*l.* a year, and if you take the figures which you gave us just now, we have 10,800,000*l.* as the total cost of the Poor Law at present, and the numbers are about 800,000. So it appears that the cost of each pauper, out and in, together, is about 13*l.* 10*s.*?—Yes.

Sir *James Rankin*—continued.

2308. Therefore, the question I want to put is this. You agree that 5*s.* a week paid as pension would not be more costly than the present amounts spent on the average pauper?—No; but you must recollect that 5*s.* a week would be nothing like sufficient to keep people in cases of sickness, and that is why the present cost is so largely increased. It is by sick wards, and other things.

2309. But my point is that the transference of a pauper from the pauper list, upon the average, to the pension list of 5*s.* a week, would not be a more expensive process than the process which is going on at present?—A large number could not possibly be transferred.

2310. I am suggesting that a man who is paid a pension of 5*s.* a week as a pensioner would not cost the State more than he does if he becomes a pauper?—No, but a certain number could not possibly be maintained in that way.

2311. Would you have any objection to the persons who had earned a pension by some effort of their own being paid that pension through the Post Office?—By the pension committee, do you mean?

2312. No, not by the pension committee but by the Post Office, the man having obtained his certificate of having earned a pension?—I think it would make a great complication with the funds of the union, but I do not see any other objection to it.

2313. Do you think it would be advisable, if it were possible, to keep the pensioners apart from the Poor Law system as much as possible?—I have stated that I consider it most desirable that the pensioners should be kept entirely apart and distinct from the Poor Law administration.

2314. Do you think that a system, such as you have suggested, which is really an extension of Poor Law relief, could be worked alongside a system of pensions which had been earned by the persons by some action of their own?—The system that I have spoken of leaves a discretion with the committee as to whether they would grant a pension or not.

2315. I am supposing a case where a person had a right to a pension after having done something for himself, and I am asking you if that system could be worked by the side of the system you have now suggested?—I have not given consideration to that point, I am afraid.

2316. But in fact you would be in favour of thrift as far as it could be encouraged by any pension scheme?—Certainly.

Lord *Edmond Fitzmaurice.*

2317. Do you propose to charge the whole cost of these pensions on the local fund, or to divide it between the local fund and the county fund, or even possibly do you suggest a contribution from the State funds?—I propose that they should be charged in exactly the same way as relief is charged now, upon the local fund.

2318. That is to say, it would be charged entirely upon the union fund, excepting so far as the union fund may incidentally be helped by

Lord *Edmond Fitzmaurice*—continued.

by contributions under the Local Government Act?—Quite so.

2319. Has it occurred to you as a possible objection to the committee, the formation of which you suggest, that to a certain extent it is the creation of a new authority, and that recent legislation has tended in the direction of trying to simplify authorities in the districts?—The advantage of the committee I suggest is that it is so little a new authority, I think. If you are to have a pension committee at all, you cannot have an authority less separate from the existing authority than a committee of its own body.

2320. Have you considered, as a possible alternative to your suggestion, to employ the urban and rural district councils instead of the board of guardians for your committee?—I think it would be very objectionable to separate them in any way from the board of guardians. I have the strongest possible feeling on that point. The boards of guardians have done their work very well, and it is very desirable that they should continue to do it.

2321. You consider, in point of fact, that they have the best knowledge, and the best machinery?—Quite so.

2322. Would it not be very difficult in a great number of the workhouses, owing to their small size, to carry out your proposed classification within the limits of those workhouses?—I do not think it would be.

2323. A great number of the unions are small, are they not, and their workhouses are small too?—Yes.

2324. And, therefore, in those cases it would be almost impossible to carry out any large classification, except through new buildings, which would be very unpopular with the ratepayers?—I do not think it would be necessary to build new buildings in many cases. It would in certain cases. I think myself that it is also very desirable that the children should be removed from the workhouses, and room made for the extra classification by that means.

2325. Have you ever considered this suggestion to utilize the county councils, or rather their asylum committees, as an authority for providing an asylum for the aged deserving poor who may not desire to receive their pensions in their own homes; to make them, in fact, a sort of hospital authority?—That would be setting up two authorities to deal concurrently with questions of relief, and I think that would be fatal. You see at once you place an inducement with boards of guardians to transfer as many of their poor people as they can to the county authority and to the county asylums.

2326. You know the financial machinery of the existing asylum committees; the maintenance charge is on the unions, and the building and the up-keep of the building is on the county fund?—Yes.

2327. And in the same way even if the county council say its asylum committee is what may be called the receiving authority, they could charge the cost upon the board of guardians?—The cost of the maintenance, you mean.

2328. Yes. When I asked my question I was implying that the financial machinery would be the same, and that the cost, or in any case the

Lord *Edmond Fitzmaurice*—continued.

greater part of it, would remain a union charge?—But it would not be quite the same if the buildings were erected at the cost of the county.

2329. I will put it in this way. I will ask you whether you would not be able to meet many of these cases by enabling the county council or the asylum committee, where it represents more than one council, to take over superfluous workhouses?—I do not think, myself, that there are any workhouses that are superfluous.

2330. Are there not a certain number of workhouses, in your opinion, which might be consolidated in some way or got rid of by the local authority?—I am not aware of any.

2331. Do you not think that there are some counties where an existing workhouse might be used as an asylum for the aged and deserving poor and thereby a great cost to the ratepayers avoided?—You would have to combine the unions before you took away their workhouses.

2332. You have power to do that now under the existing law?—It is a great hardship to the poor as a rule, to remove them from their own homes. It is the unkindest thing you could possibly do to an old man to take him away from his own neighbourhood.

2333. But do not you think there are many cases where a man who is crippled by old age or illness would no more object to go into an asylum of this kind than he would to go into a good hospital in a neighbouring town?—I think he would much prefer to go into a workhouse in his own neighbourhood than to be removed 20 miles away from his friends. The workhouses in the country, as they exist, and the unions that have been formed, were made, as a rule, by the formation of the parishes round the market town of the neighbourhood, and therefore, when the poor go into the workhouses they know that probably every market day they will see some of their friends. If you take a poor man quite away from his own neighbourhood you will inflict a greater hardship upon him than you can in any other way.

2334. That is a general proposition I entirely agree with, but now I am asking whether you do not think there are a considerable number of cases where an asylum, under a county authority, well managed, and with every possible appliance, might be a very great attraction in a certain number of cases?—I am quite sure it would not be an attraction to the poor. It might save the rates.

2335. I am speaking with regard to those who are crippled by old age or rheumatism or other infirmities of old age?—I am sure it would not be an attraction to them.

Sir *Walter Foster.*

2336. You have been asked by several Members of the Committee whether your suggestion of a committee of the board of guardians being the pensions committee would not carry with it a certain stigma of pauperism to the pensioners. Could you not get over that by appointing your committee from the rural district councillors who are *ex-officio* guardians, appointing them as rural district councillors, and adding to them representatives from the urban districts in the union?—In most unions there is some urban

Sir *Walter Foster*—continued.

urban district, and the district councillors in urban districts are not also guardians.

2337. Then I would suggest that you should give urban districts a power of electing somebody to sit on the pensions committee. They might possibly select their guardians, or they might not, but in that way there would be no direct connection between the office of guardian and the office of committeemen for pensions?—Is not the point of that, that it casts a very needless slur on the office of guardian?

2338. No, I am not suggesting it with any view of casting a slur on the office of guardian, but I think you will admit that it would be an advantage to a pension scheme if it had no connection at all with the Poor Law?—No, I do not think so. My own feeling is that there must be some connection between the two. You may make it as slight as possible, but they both derive income from the same fund; and you should not give the district council power over the common fund of the guardians. The district authority and the district fund is quite separate.

2339. You are aware, from their questions, that several members of the Committee have seen this difficulty, and you do not think that the difficulty I suggest—the sentimental difficulty if you like—is sufficient to alter your opinion in that direction, do you?—No, I think not, because I think the sentiment is somewhat exaggerated—indeed it is a good deal exaggerated. I do not think the sentiment exists in the minds of the poor themselves. It exists in the minds of people who think it ought to exist in their minds, but I do not think it really is there.

2340. Then you do not think either that on that account, it would be desirable to pay the pensions through any other office?—I would pay the pensions by the pension officer, as I say, at a different time and place from the relief. I would not mix up the two in any shape or way.

2341. You would not mix it up at all with any giving of relief?—No.

2342. You would have it entirely distinct?—Yes.

2343. And the inspector whom you would employ would be entirely and absolutely distinct from the relieving officer of the guardians?—Yes, quite so.

2344. This inspector whom you would appoint would inquire into the merits of the applicants in the union?—Yes.

2345. Would it not be a desirable thing to have recommendations from local representative authorities for the granting of pensions?—I think, as a testimonial, it might be raised.

2346. For instance, in a parish, the parish council would know every inhabitant of the parish?—Quite so.

2347. And would be able to certify as to the character of the applicant, and to recommend a deserving applicant, and that man afterwards would have his case inquired into by your pensions inspector. Do you not think that that would be a good system, which would give the public confidence?—I think it would; that is that the recommendation should be from the parish council.

Sir *Walter Foster*—continued.

2348. Yes, that is to say, from each little area of local government in the country you would throw upon the local governing body the responsibility of recommending these persons for pensions?—Yes, I think that would be very desirable, as long as it did not go beyond recommendation.

2349. It should be purely recommendation?—Yes.

2350. With regard to the question of payment of these pensions and the pension fund, you think it would be necessary for the interests of economical administration that at least half the fund should be raised by local rate?—Yes.

2351. Would you have that local rate levied on the union, or on the county?—On the union.

2352. Would you limit it to the union?—Yes, because it would be a union authority that would grant the pension.

2353. Would you have it levied by the poor rate?—I think so.

2354. These people would have to bring evidence of being deserving persons?—Yes.

2355. So as to get outside the category of recipients of Poor Law relief?—Yes.

2356. Have you any definition of "deserving"?—No, I am not prepared with any definition. I think different people have such very different ideas as to what "deserving" is. I think you may leave it to the discretion of the committee. I think in your own mind you can form an estimation of who is deserving and who is not; but you cannot lay down tests.

2357. But then you see there might be a varying standard. A conscientious objection to vaccination has been received in some cases as a statement of the feeling of the individual, but in other cases it has been taken as something very different; and if you leave to the local authority of each parish to settle what is "deserving" you might have a good deal of inequality in the administration?—You might. I quite recognise that danger.

2358. Could not the Local Government Board lay down, or could not some of your regulations lay down a test?—They might try, but I think it would be very hazardous. I think it would necessarily inflict hardship in a great many cases.

2359. Then on that you could more easily proceed to eliminate those who were not deserving. For instance, you would eliminate persons convicted of crime within a certain number of years?—Yes.

2360. You would eliminate persons convicted of drunkenness within a comparatively few years of the application for a pension?—Would not that depend on the number of offences.

2361. Yes; I mean more than once. Then you would also eliminate those who have been in receipt of Poor Law relief within a given time of the application?—Yes.

2362. That leads up to the point I was wanting to ask you, which is this. When you were asked about these persons producing evidence of thrift, would it not in your opinion be a sufficient evidence of thrift that they had not been in receipt of Poor Law relief within 10 years of their application for a pension, that is between 55 and 65?—I think it would be reasonably good evidence

but

Sir *Walter Foster*—continued.

but I should prefer to put it in this way: "without having received relief from the poor rates for himself or his family through any fault of his own." You see, a person might have received relief within ten years, but not through any fault of his own; if he has received relief through sickness, or if he has received relief because he was thrown out of work, because another trade chose to strike, you might say it was through no fault of his own, and it would be very hard to cut him off from a pension on that account. Therefore the tests I propose seem to me almost fairer than if you lay down a certain number of years and make a hard and fast line.

2363. But you would still put the number of years in, you would not say through his whole life?—No, but really in the present day so few receive relief in their young days, that it would not affect the question very much. I think you might very well state the number of years.

2364. Sixty-five, you are aware, has been suggested as the age at which pensions should be granted?—Yes.

2365. Is that a proper age, do you think, or would you fix it late or earlier?—I think it is a very good age.

2366. You were also asked whether you might not, without causing a greater expenditure, take persons who were disabled at almost any age?—Yes.

2367. I think one merit of the age of 65 is this, is it not, that the man who has lived up to 65 and comes under the terms which make him eligible for a pension, is *prima facie* a person who by his industry has contributed to the welfare of the State?—Yes.

2368. And that does not apply to a man who is disabled at the age of 30 or earlier?—No.

2369. And therefore the man of 65 has a claim which the younger person who is disabled has not?—Quite so.

2370. The exaction of a test of thrift by belonging to a friendly society or some other society would, in your opinion, be very hard in some cases?—Yes.

2371. And would render the administration of a pension difficult in an equitable sense?—I think it would.

Sir *Walter Foster*—continued.

2372. For instance, not only do friendly societies fail, but building societies and various other soceties to which the poor contribute, and a man might at the age of 64 find all his earnings go in a Liberator smash, for example?—Yes.

2373. And it would be very hard that such a person should be ineligible for a pension, because he could not produce evidence at the time of being in receipt of something from a friendly society?—Yes.

2374. Those are the cases of hardship you were contemplating?—Yes.

2375. Then I think you said something about classification, to the effect that the Local Government Board had not power to in all cases insist upon improved accommodation for the aged poor, that is, they had not legislative power to insist upon the erection of buildings?—I doubt whether they would have if there was sufficient accommodation in the workhouse.

2376. But can you conceive a body of Poor Law guardians in this country resisting humane proposals on the part of a central authority for the better treatment of the aged poor with any success, in the face of public opinion?—No.

2377. For instance, would a board of Poor Law guardians anywhere all over the country, such as you were referring to, dare to stand up and say "We will not provide suitable accommodation for aged poor such as you recommend"?—They are generally open to persuasion, but still at the same time there might be instances in which it might be desirable to have the legislative authority.

2378. I do not object to your "legislative authority" only I do not think there is any difficulty in getting humane treatment from Poor Law guardians?—No, I do not think there is.

Chairman.

2379. The Committee are very much obliged to you for your very valuable evidence.

Tuesday, 27th June 1899.

MEMBERS PRESENT:

Mr. Anstruther.
Mr. Chaplin.
Mr. Cripps.
Lord Edmond Fitzmaurice.
Sir Fortescue Flannery.
Mr Hedderwick.
Mr. Lecky.
Mr. Llewellyn.
Mr. Lloyd-George.
Mr. A. K. Loyd.
Sir James Rankin.

THE RIGHT HONOURABLE HENRY CHAPLIN IN THE CHAIR.

Mr. HARRIS P. CLEAVER, called in; and Examined.

Chairman.

2380. You are clerk to the Board of Guardians of the West Derby Union, I believe?—I am.

2381. What is the population of the union?—According to the last census 444,000.

2382. That would be, I suppose, one of the largest unions in England and Wales?—I think it is the largest.

2383. You are also clerk to the Union Assessment Committee, I believe?—I am.

2384. I want to ask you some questions with regard to the system that is pursued in your union when applications for relief are made by the aged poor; how are they dealt with in the West Derby Union as regards granting outdoor relief or indoor relief?—No difference is made between the aged applicants and the younger applicants. If they are found by the guardians to be deserving by the means we have at our disposal, that is by inquiries being made by the relieving officer as carefully as possible, outdoor relief is granted.

2385. Then you endeavour to discriminate between what you describe as the deserving and those who would not come within that category?—That is so.

2386. How do you ascertain who are and who are not to be so described?—By the reports of the relieving officer, backed up by the reports of the cross-visitors. We also have cross-visitors, who cross-visit the cases which the relieving officers put before the guardians. They check, if I may so term it, the work of the relieving officers, and by that means they find out more about the antecedents of the people than possibly the relieving officers can when on the eve of the board meeting their time is necessarily limited, and they have to act in a great hurry.

2387. Are the cross-visitors, as you term them, guardians themselves?—No, they are officers.

2388. Appointed specially for the purpose?—Yes, and to serve as warrant officers as well; they perform other duties, such as the removal of lunatics to asylums, but the majority of their time is used in cross-visiting the cases.

2389. So that when an application for relief is made you begin by making inquiries into the antecedents of the applicant partly by the relieving officers and partly by the cross-visitors?—That is so.

Chairman—continued.

2390. And upon their reports the guardians decide whether the applicants are to be treated as deserving or not?—Yes. There are three courses open. There is the out-relief to be granted to those people who are deserving and who can use the out-relief to advantage. Then there is the workhouse for the deserving poor, which is distinct absolutely from the workhouse for the able-bodied, and if I may use the expression, the persons who are not deserving of the same consideration; we call that the classification house.

2391. I will ask you some questions upon each of those points separately directly. Let me ask first, do they have any difficulty in acquiring information?—Of course, there is always a certain amount of reticence on the part of applicants in stating the facts if their antecedents are not so good as they might be.

2392. But as a matter of fact is there any practical difficulty in arriving at a decision as to who is sufficiently deserving to be given out-relief in the first place?—I do not think there is the slightest difficulty.

2393. In your experience there is not any practical difficulty?—No.

Mr. *Llewellyn.*

2394. In using the word "deserving" do you make a difference between that and destitute?—No, they may be deserving though they are destitute.

2395. What you mean is the deserving destitute?—Yes, the deserving destitute.

Mr. *Lecky.*

2396. You only relieve the destitute?—I cannot say that. We relieve those persons we think require possibly additional means of subsistence.

Chairman.

2397. When persons apply for relief do you require them to attend in person?—As far as practicable, and for that purpose we have relief districts in various parts of the union, so that the applicants have not to travel far.

2398. When you have decided that a person is to be treated as deserving of outdoor relief is it given upon any fixed scale or is each case dealt with

Chairman—continued.

with on its own merits?—Every application is dealt with on its own merits. There is no fixed scale at all.

2399. Will you tell us what you mean by that; will you describe how it is dealt with?—If an applicant comes before the Committee, and the relieving officer finds that there are sons who are able to pay a certain amount, and the applicant is receiving help from clubs, charitable institutions, or other sources, all such income is entered in the application report book, and that is taken into consideration when the relief is granted.

2400. Then you grant them relief, I understand, in proportion to anything they may have of their own?—That is so.

2401. In addition to what they may have of their own?—Yes; we supplement it.

2402. It being considered, I suppose, that the relief should be such as should be adequate to support them in addition to what they have of their own?—Yes, in addition to what they have of their own. I do not wish to say the relief in all cases is adequate; I do not consider it is.

2403. When you give outdoor relief, notwithstanding that they may have something of their own to live upon besides, you mean to say that there are cases in which the two combined do not provide adequate means of livelihood?—In my opinion that is so.

2404. What amount would the expression "adequate" be considered to mean in your union?—I should certainly say no person should be in receipt of less from all sources than 10*s.* a week.

2405. As a matter of fact, after you have given the out-relief what does it amount to?—I am afraid I could not give you the average; I should roughly say about the amount I have stated, namely 10*s.* I should think about that.

2406. If, roughly speaking, on the average it amounts to 10*s.* a week, in the great majority of cases it is what you describe as adequate?—I was thinking of certain cases that I know of in which I do not think the relief is adequate. The average, I should think, is about 10*s.* a week, while there are some cases which are under 10*s.*

2407. May I take it that is what you aim at, that after taking into account any income they may have of their own you would endeavour, as a general rule, to make it up to 10*s.* a week?—Yes, as far as possible.

2408. Is outdoor relief granted in all cases unless there is a special reason against it?—In every case unless there is some very strong reason why they should not have it.

2409. In every case where your inquiries with regard to the antecedents of the applicants are satisfactory, I understand you give them outdoor relief, unless they are either infirm or obliged to live in an institution or there is some other good reason why they cannot have it?—That is so; not always in money, but sometimes it may be in kind as well as in money—that is to say, food.

2410. Now to come to the second head—you spoke of the workhouse for the deserving, do I understand that you have separate institutions for those whom you consider deserving, and for those whom you do not include in that category?—I cannot say that every person in the Walton Workhouse is deserving, but so far as we can

Chairman—continued.

ascertain they are. Those persons who the guardians think are not deserving of extra comforts are sent to the Belmont-road workhouse, which is called the classification house; but Walton workhouse, I may put it, is principally filled with the deserving poor, and I ought to add that there is a hospital there with 800 cases which I do not deal with at all from the point of view of their being deserving or not.

2411. How many different establishments have you?—There is the Walton workhouse, the Belmont-road workhouse, the Mill-road infirmary, the cottage homes at Fazakerley, and then the house for the deserving married couples.

2412. That is to say, five different establishments?—Yes; and then we have another, namely, the tramps' ward, at Garston.

2413. Do those five different establishments include the provision for the sick and infirm?—Yes, and the children. I would like to supplement my last answer by adding that we have just finished one more, namely, Elm House, which is a home for epileptics.

2414. Do I understand, then, that in the case of your union all the poor whom you have decided to treat as deserving are kept in a separate establishment altogether?—That is so.

2415. There is no establishment in which some are deserving and some are not, and where they are separated in the house?—So far as we can find out that is so. It is very difficult to ascertain who the deserving poor are. A man and his wife may come before the committee, 65 years of age, and the man may have been addicted to drink for years, but through the thrift of the woman the family may have been brought up well. In such a case we would not blame the woman for the fault of the man—we should call them a deserving couple, I expect.

2416. They would be taken into this better class of house?—Yes.

2417. Now, in what respect are the people in these better class houses treated differently from the others?—They have greater facilities for leave of absence; they are allowed to go out oftener; they do not wear the uniform of the house when outside, they are allowed to wear their ordinary clothes, or rather serge suits are made specially for them; the old women are allowed to have tea and a little extra, and they can make the tea for themselves I really do not know many other differences. They are not looked upon quite in the light of workhouses cases, if I may so put it.

2418. Then I suppose there is relaxation of discipline in other respects?—That is so.

2419. What are their hours of rising and going to bed; are they different from the other houses?—In the workhouse itself the hours are the same as in the other houses—they are all the same.

2420. You spoke of the cottage homes—will you give us some further information about them—are they cottage homes attached to the premises of another workhouse, or are they separate altogether?—You mean for the deserving aged couples?

2421. You say they are for the deserving aged couples; are they kept entirely for aged couples?—Yes,

Chairman—continued.

—Yes, up to the present time that has been so. The guardians are at present building 24 cottages for aged deserving single men and women; they are going to put two in each cottage. But these cottages are within the walls of the workhouse. They have a general reading and smoking room for the men, where they can congregate, and they have a room for the women where the women can sit and sew. The food is supplied to them out of the stores, and they can cook that food as they please. The only discipline they are subjected to is that in order to see that the place is kept clean our officer goes round every day and sees that all is right.

2422. These cottages, I understand, which you are speaking of now are on the premises of the workhouse?—They are.

2423. So that those who inhabit them have all the advantages of the staff of the workhouse—medical attendance, and everything of that kind, if they require it?—They have.

2424. Living in these cottages, do they have their meals separate from the other inmates?—Yes, they have their meals in their own cottages.

2425. And you say they have a day room to sit in?—Yes, if they wish to use it; they are not forced to sit there; they can sit in their own rooms if they like.

2426. When they have their meals in the cottage do they cook it themselves?—Yes, they cook it themselves. Their dinner is sent to them from the workhouse, but with the exception of that they cook everything for themselves.

2427. In fact, it is more like living in their own house?—That is so.

2428. Do they prefer that?—Strange to say, till about 10 years ago we had very great difficulty in filling these homes. The women in many cases preferred to live with other women in the general wards, and the men with the men. But lately, within the last 10 years, we have never had a cottage empty, and we are building now 24.

2429. What was the reason of the unpopularity in the first instance?—It is very difficult to give the reason for it, but I think, possibly, they thought they would miss the society of the different men in the wards.

Mr. *Hedderwick.*

2430. Do the women not object to the trouble of cooking?—Not at all; I never heard that they did.

Chairman.

2431. Can they go into the rooms of the main workhouse if they like?—No, they are absolutely distinct. It is the wish of the guardians that they shall be really distinct from the workhouse. They are supposed to be aged couples over 60 years of age who wish to live together.

2432. Does it create any jealousy on the part of the other inmates?—Not the slightest; I never heard of any jealousy.

2433. Is there a general wish or desire to be promoted to one of these cottage homes?—I think there are two couples in the workhouse now waiting to have cottages, but that is all.

Mr. *Hedderwick.*

2434. May I ask why the guardians are building 24 cottages if they only have two couples waiting?—As I stated before, the guardians are now not confining these cottages to married couples, but they are going to place in them single people.

Chairman.

2435. That is in the cottages that are being built—in the 24 you spoke of?—Yes.

2436. We are required, under the terms of our Reference, to consider the best mode of providing for the infirm; how do you provide for the infirm in your union?—As distinguished from the bedridden, do you mean?

2437. Yes?—We have what we call the infirm wards, and the people are classified as far as it is possible to classify them in workhouses. I would like to say I have always found that the classification of a workhouse is based upon the character of the inmates from the date of their admission into the workhouse—not their antecedents before coming into the workhouse, but if they behave well in the workhouse they are classified accordingly.

2438. Then I understand with regard to those who have to go to the house they are classified according to their conduct in the house?—I think in a great measure; of course, that is only my own opinion.

2439. With regard to outdoor relief, I understood from you inquiries were made as to the antecedents of the applicants?—That is so.

2440. That does not hold good with regard to those who are obliged to go into the house?—If people with bad antecedents went into the workhouse and behaved very well there, I should imagine that possibly their conduct in the workhouse would tell so much in their favour that they would in time gain promotion from Belmont-road to Walton.

2441. But take the case of an applicant who applies for relief and according to your inquiries is held to be deserving, but at the same time is not capable of having outdoor relief, what would be done in that case; would he be sent to one of the better class houses?—Yes, he would be sent probably to Walton workhouse.

2442. In addition, do I understand there may be others who would not be sent in the first instance to one of the better class houses, but whose good conduct after admission would entitle them to be so placed?—That is so.

2443. That is the usual practice?—That is the usual practice.

2444. So that there are two ways in which they become entitled to go to one of these better class houses, either by their antecedents having been satisfactory when they first applied or by their good conduct afterwards?—That is so.

2445. Have you anything further you would like to say with regard to your system of management?—I do not know that I have with regard to the management. Speaking for the West Derby Union, I think the classification there is as good as is possible under the circumstances. The great difficulty we have in classifying Walton workhouse is that it is an old building. If we could turn some of the wards into cubicles and into smaller wards we could classify better than we can with the old building. I am told it is the wish of the guardians to classify as much as possible.

2446. When

Chairman—continued.

2446. When you speak of these five buildings how many are old and how many are new?—Including the tramp ward and Elm House, four are new and three are old.

2447. How long has this system of classification been in existence?—For the last 15 years.

2448. You have made additional buildings in order to give effect to it?—That is so.

2449. Are the people classified as much as you think they ought to be now or are you limited by the accommodation?—They are not classified sufficiently in the sleeping wards—in the dormitories.

2450. Are you going to make, or have you recently made, any arrangements for the purpose of providing them with separate sleeping accommodation?—There is a scheme now before the Board for trying to alter Walton workhouse in such a way as to admit of better classification.

2451. So that with all you have done your classification is not yet what you would desire?—It is not absolutely complete.

2452. But there is a classification, I understand, for the greater part of the inmates?—Yes, to a very very great extent.

2453. Has the making of the provision for this classification which you speak of added much to the cost?—No, only very slightly. The cost is practically the same, I was going to say. If you wish me to give the cost in the different establishments, the cost in Walton workhouse is 4*s.* 0½*d.* per week.

Mr. *Llewellyn.*

2454. That is maintenance, I presume?—Yes. The cost of administration, of course, has increased by reason of so many different buildings. The cost of administration is much greater.

Chairman.

2455. That is to say, you have a much larger staff?—Yes.

2456. Then there is a sensible addition to the cost?—Yes, in that way. I took your question to be with regard to the cost of maintenance, the cost of living.

2457. But including administration there is a sensible addition?—There is.

2458. In addition to that again I suppose there has been considerable expense in consequence of the structural alterations or additions?—Of course, the loans have been considerably increased.

2459. What I was trying to arrive at is this: What addition has there been to the cost in consequence of your trying to carry out this system of classification?—I would like to say the poor rate is the same to-day as it was 20 years ago. Of course, you will take into consideration the fact that the rateable value has increased considerably, but at any rate the poor rate itself is the same.

2460. What are the numbers of those receiving relief now as compared with what they were 20 years ago. It was about 20 years ago that you began this system, was it not?—Yes.

2461. Can you say what the numbers were then and are now?—The pauperism has decreased, although we have had this classification; the pauperism in the West Derby Union is lower to-day than it was 20 years ago. We have at the present time 6,546 people receiving relief in one way or another, that is excluding lunatics in asylums and people in institutions not under the control of the guardians.

Chairman—continued.

2462. Is that out and in?—Out and in.

2463. What was it 20 years ago?—First of January, 1879, 7,475.

Mr. *Hedderwick.*

2464. But you say the pauperism has decreased?—Yes; 1st January, 1899, 6,939.

Mr. *Cripps.*

2465. All the conditions would have been different 20 years ago, I presume?—Yes.

Mr. *Hedderwick.*

2466. I suppose the number of people rateable would be fewer 20 years ago than they are now?—Yes.

2467. The rateable value has also increased?—Yes.

2468. And the Poor's Rate is the same?—Yes.

Chairman.

2469. What is the cost now to the union in relief of these 6,546 people?—About 80,000*l.* a year.

2470. How does that compare, can you tell us, with the period before you began classification?—I should think possibly there is an increase of 15,000*l.*, but in saying that I am speaking without the figures before me.

2471. Is there anything further you would like to say in your examination in chief?—I might add this. Since so much has been said about the aged deserving poor the guardians have had before them, or are having before them, 15 people every week over 65 years of age to see whether or not the relief that is granted to these people is sufficient; and the number dealt with up to the present time has been 134 of these people. The relief has been increased in the cases of 26, and the relief has been stopped in eight cases, so that the guardians are going through all the aged deserving people to see whether the relief that they grant them is sufficient, and they are supplementing the allowance if they find that it is not sufficient.

Mr. *Cripps.*

2472. Can you tell me approximately what the population was in the West Derby Union 20 years ago?—It increases by 10,000 every year, roughly speaking. If you take the census every ten years you will find it increases 100,000.

2473. Would it be sufficiently near to say that 20 years ago the population was about 200,000 less than it is now?—Yes.

2474. You told us just now it was 440,000?—That was in 1891.

2475. We will take it at that date if you do not mind. Then 20 years ago it would be about 200,000 less?—That is so.

2476. Have you any report or statistics to show the number of paupers, we will say 20 years ago, before you began classification?—Yes.

2477. Could you give me the number?—I have not got it with me. I could supply it.

2478. I want to compare the number of poor and the population at the two periods?—Yes, if I thought

Mr. *Cripps*—continued.

I thought I should have been asked the question, I would have brought the figures. I have them for every year.

2479. You could supply those figures?—Yes, I will supply them.

2480. Have you got also the corresponding rateable values at the two dates?—Yes, but I have not got them here. I rather judged I should be questioned upon the papers that were sent to me, and I did not know that these particulars would be required. We have the information. I will supply that also.

	Pauperism.		
	Indoor.	Outdoor.	Total.
Population in 1871 = 257,985 - - -	—	—	—
Estimated in 1879 = 337,000 - - -	2,168	5,307	7,475
Population in 1891 = 444,403 - -	—	—	—
Estimated in 1899 = 508,000 - - -	3,720	3,219	6,939
Increase - - -	1,552	—	—
Decrease - - -	—	2,088	—
Net decrease - -	—	—	536

Rateable value, March, 1879 - 1,431,644*l.*
" " " 1899 - 2,351,458*l.*

2481. I just want to ask a question or two about your system. So far as I understand, if a man is deserving, as you said, that is to say, deserving in the sense of character, you help him up to the extent of 10*s.* a week?—We try and make his income up to 10*s.* a week.

2482. Take the case of a man who has got 5*s.* a week of his own property, do you give him another 5*s.* a week?—Perhaps 3*s.* 6*d.*, 4*s.*, or 5*s.*

2483. You would give him something in addition?—Yes.

2484. Take a further case; suppose a man has 7*s.* a week of his own property, you would give him an additional 3*s.* a week for outdoor relief if it was a deserving case?—Yes, roughly speaking, we should do that.

2485. Suppose you had a man and wife living together, would you make it up to 1*l.* a week?—15*s.*

2486. You would make it up to a minimum in the case of one person of 5*s.*, and if you have two persons of 15*s.*?—We think they can live together for 15*s.* as well as one person for 10*s.*

2487. Coming to what we are specially dealing with here, so far as the West Derby Union is concerned, there is no place for pensions, is there—all these people are dealt with whether they are destitute poor, or whether they are poor who have means of their own up to a certain point?—I do not know whether in the West Derby Union very much advantage would be gained from these pensions—I think very great advantage would be gained by having homes for the aged deserving poor distinct from the workhouses.

2488. I will ask about that presently. But as regards the actual money payment for outdoor relief which you have been dealing with, if a union is managed like the West Derby Union, there would be no room for any further pension payment; in fact, you deal with the whole

Mr. *Cripps*—continued.

matter?—You will understand that with the complexion of the body varying from time to time, the opinions of the guardians vary, and though at the present time the guardians may be in a generous mood, they might not be so next year, or the year after.

2489. Taking the conditions as they are (I will not travel outside that) whether you have a destitute person, or a man with an income of his own with less than 10*s.* a week, you relieve them in either case up to the extent of 10*s.* a week?—Yes, practically speaking.

2490. Now, with regard to these cottage homes you referred to, you say they were not popular in the first instance?—They were not.

2491. What was your object in going on with them if you found they were not liked?—We were compelled by the Local Government Board to find accommodation for aged couples in the workhouses; and those homes were built for that object.

2492. But when you found (and one can appreciate some of the reasons) that it was less popular to be in a cottage home than the workhouse itself, what induced you to increase the number of cottage homes rather than enlarging the workhouse accommodation?—We had only these twelve cottage homes up to about three or four years ago with a population, in the workhouse, of 2,000.

2493. Perhaps I do not make myself clear. I appreciate that, but taking it, as I understand, that cottage homes were less popular at one time, at any rate, than the community of life they get in the workhouse, what is the reason which made you increase the cottage home accommodation rather than the workhouse accommodation?—Because a few years ago they became popular, and then they were added to. The old 12 cottages were to appease the Local Government Board.

2494. But I thought you told us that you had filled them up with non-married couples?—No, I said we are building now 24 cottages which will be used for aged single people. That would make, in all, 48 cottages.

2495. You only gave us one item of 4*s.* 1*d.*—taking all the items into consideration, do you know at all the difference in cost to the ratepayers per head as between the cottage home and the workhouse?—The cost in the cottage home is practically the same as in the workhouse. Of course, the food and all the goods come out of the stores of the workhouse—they are all at contract price—all at one price, and the food given to them is practically the same as that given in the workhouse, except that they are allowed to cook it for themselves, and do what they like with it.

2496. There is one other question I wish to ask, and that is as regards the classification of the indoor occupants of the workhouse. You say that goes partly upon their character when they come in, and partly on their character whilst they are in the establishment?—That is so.

2497. Character again being the only test, I understand?—I should say, for instance, persons willing to work, or to make themselves agreeable to the assistants; I think it all goes to their character.

2498. Those

Mr. *Cripps*—continued.

2498. Those are all considerations of character, are they not?—Yes, I think I may say it is all character.

2499. You have no consideration whether the persons have a certain amount of their own, or anything of that kind; that does not come in at all?—Not at all.

Sir *Fortescue Flannery.*

2500. Are there any of the outdoor poor to whom you give so large an allowance as 10*s.* a week?—I think half a dozen, or 10 possibly, may have that amount. If there is a large family they would, of course, have more than that.

2501. But for a single individual, is there any instance you remember of so large an allowance as 10*s.* a week?—I cannot say I know of a case; there may be; I cannot say there is not. There might be if a person had nothing at all to depend upon from outside from anywhere.

2502. I understand that every deserving person receives, if he applies for it, outdoor relief?—Yes.

2503. So long as his character is satisfactory, he will not be ordered into the workhouse?—Well, he might be, if he had no means of subsistence at all outside from any source, no furniture of his own, and nothing of his own at all; it is very unlikely they would set him up in some cottage—they would give him an order for Walton workhouse.

2504. Then he must not only be deserving, but he must have some basis of a home before he would be eligible as an outdoor pauper?—Yes. The relief is given to supplement what is already coming in. I am afraid I cannot say there are many cases where the guardians would put down 10*s.* at once for a case where there was nothing else coming in.

2505. Then the applicant must have not merely desert as regards character, but some earnings of his own, or some home that would be destroyed if he were removed into the workhouse?—That is so.

2506. Having those, he is given, as a matter of course, outdoor relief instead of the workhouse test being applied to him?—That is so.

2507. Now, you told us they classify the poor in Walton workhouse; how do you distinguish between them and the outside poor—supposing a person is deserving, what principle would guide your guardians as to whether they would give him outdoor relief, or put him in the Walton workhouse?—They would take the whole surroundings of the case; they would see whether possibly he might have some infirmity.

2508. I understand you have the Mill-road infirmary for that purpose?—That is for acute cases. There is an infirmary at Walton where the old infirm people would go.

2509. I suppose you have regard to the number of the deserving poor, classified as deserving, in the Walton workhouse?—Yes.

2510. And the number guides the guardians in putting them in the Walton workhouse instead of giving them the relief outdoor?—If they think that the persons would be better suited by indoor treatment as compared with outdoor, if the persons are not in a position to look after themselves

Sir *Fortescue Flannery*—continued.

or to take care of themselves—for instance, perhaps they may be dirty in their habits—the guardians would not give them outdoor relief, but would send them into the workhouse.

Mr. *Hedderwick.*

2511. In your classification you mentioned cottage homes and homes for deserving married couples—are those distinct, or are they the same thing?—There are cottage homes for the children. The cottage homes for the deserving married couples are distinct from the others.

2512. Are the cottage homes for the children for orphan children?—All the children of the union over five years of age.

2513. Have you a separate staff in respect of those cottage homes?—Do you mean for the children.

2514. Yes?—Yes, distinct.

2515. How are they taken charge of—are they taken charge of by a matron?—By a superintendent and a matron, and there are foster parents.

2516. Are there foster parents for each home?—Yes, foster parents for each home, and assistant foster parents.

2517. So that all the children in your union are provided for in cottage homes?—Yes.

2518. At a considerable distance from the workhouse?—Yes, where there is no uniform or anything distinctive of pauperism.

2519. In mentioning the cost of your system have you calculated the cost of the cottage homes in the total?—Do you mean the maintenance?

2520. Yes?—That is 3*s.* 7½*d.*

2521. That is a distinct item, is it?—Yes. That is the maintenance.

2522. What I was rather upon was this. You stated that the poor's rate remained the same as it was twenty years ago?—Yes.

2523. In making that statement is the cost of these cottage homes included?—Yes. Everything is included in that.

2524. You have stated also that it is very difficult to discover who the deserving poor are. Was that observation limited to the indoor cases, or does it include the outdoor cases as well?—Principally to the indoor cases.

2525. With reference to those, as I understand it, you make no inquiry at all. You simply take the statement of the applicants. Is that so?—In all cases we take the statement of the cross-visitors, whether for indoor or outdoor applicants.

2526. What would you say to the statement that one single officer employed by a union would be sufficient to ascertain who the deserving poor were throughout the district of that union?—It would be impossible.

2527. How many relieving officers have you?—Ten.

2528. Supposing you had a committee elected by the board of guardians for the purpose of allocating pensions, do you think it would be necessary in addition to those ten relieving officers to have more than one officer for the express purpose of ascertaining who the deserving poor of 65 years of age were?—I think it would be impossible in a large union like West Derby for one officer to do the work.

2529. Have you any approximate idea of how many

Mr. *Hedderwick*—continued.

many poor people there are of 65 or upwards?—We have 5,996.

2530. And how many of those are outdoor applicants?—971 are outdoor and 967 are indoor. Those are in receipt of relief.

2531. Do you think it would be necessary to have more than one officer to inquire into those 900 cases?—On account of the distances they would have to travel, yes.

2532. You think more than one would be required?—I do.

2533. In addition to the ordinary relieving officers?—In the West Derby Union one would not be required at all, because we have these cross-visitors, but in many unions they have no such officers.

2534. Generally speaking, do you find that the differentiation between the deserving and non-deserving poor which your union seems to have made has worked successfully?—Most successfully.

2535. You would not like to go back to the old system?—No. Certainly not.

2536. In fact, I suppose I may take it that it is in consequence of that satisfaction that you are building 24 additional cottages?—Yes. That is so.

2537. The original 12, as I understand your statement, were built in compliance with the requirements of the Local Government Board?—Yes.

2538. And at first they were not popular?—No, we could not fill them.

2539. How long did that unpopularity continue?—Till about ten years ago, and then there were more applicants for the cottages than we had cottages for.

2540. To what do you attribute that change of opinion on the part of the poor?—Very likely in the first place one of the women in the cottages met one of the women in the house, and told her about the comforts of the cottages, and that spread in the different wards, and they said, "We will try it," and then they found that they liked it better.

2541. You explained that there was a relaxation of discipline in those cottages as compared with the workhouses?—Yes.

2542. So that in point of fact it comes to this, that experience proved to the people that the cottages were superior to the house?—Yes.

2543. Do you know of your own knowledge, or can you form any opinion, as to whether there is any feeling of stigma attached to an occupant of one of those cottages as compared with an occupant of the ordinary workhouse?—I think there is less stigma attached to the cottages. I should like to see the cottages away from the workhouse altogether.

2544. Quite out of the precincts?—Yes. I think it could be done by somebody looking to see that the cottages were kept clean, but I should like to see the guardians building them quite outside the workhouse.

2545. As the children's cottages are?—Yes, exactly.

2546. What do you say as to the cost of that arrangement. Would it not require a separate staff?—What I find is that these people, unless they are looked after, would prefer to live upon stewed tea and bread and butter, rather than prepare food for themselves, and it would be necessary to have a kitchen in which to cook food for them.

2547. A common kitchen with somebody to cook food for all?—Yes.

2548. Leaving them all to prepare their own tea and breakfast?—Yes.

2549. Have you formed any notion of what the cost of such an additional arrangement would be?—I do not think it would cost the guardians a penny more than they have to pay at the present time. I think the cost would be simply the cost of the land outside.

2550. The initial outlay?—Yes.

2551. But would not there have to be a considerable increase of cost in the staff and management?—I do not think the staff would require to be at all increased, or anything of the kind. These old people do the majority of the work themselves, and we do not send them any assistance. I think we do send a women to scrub for them and all that sort of thing, but that is all.

2552. You think that would be for those applicants who were deserving poor of 65 years of age?—Yes.

2553. You say they would be comparatively few?—Yes.

2554. So that *pro tanto* there would be a lessening of the staff in the workhouse?—Yes.

2555. You have mentioned that it is the aim of the guardians to give to the deserving man 10*s.* a week, or as near it as may be?—I should rather like to correct that statement. I have tried to induce the guardians to look at it in that light, and I am glad to say that they have to a very great extent, but I should not like to say that every person in the West Derby Union is in receipt of 10*s.* a week.

2556. I rather understand you to say that 10*s.* was an ideal?—Yes, a sort of basis to work on.

2557. Do you treat single women in the same way?—We do not give outdoor relief to single women.

2558. Not at all?—In very few cases under 60 years of age.

2559. Suppose the case of a very thrifty woman who has never had the good fortune, or the ill fortune, to be married and who finds herself in poor circumstances, or aged, do you leave her to go into the workhouse?—Under 60 years of age?

2560. Or take 65 years of age?—The guardians grant any quantity of outdoor relief to single women over 60, but under 60 they do not.

2561. I rather wanted to know whether you have any sort of relative sum for aged men and women. You have an ideal with regard to the men, which I understand is 10*s.* a week?—Yes.

2562. Have you any idea of the amount which should be allowed to women?—No, I do not think I have ever considered that.

2563. You say that in the last 20 years there has been an increase of cost?—Yes, consequent on the building.

2564. Do you attribute that increase to the classification for which you have gone in, or to the increase of poor concomitant with the growth of population or both?—I think both.

2565. But you are not prepared to make any estimate. You have not got the materials?—I have promised to send them.

2566. Do

Mr. *A. K. Loyd.*

2566. Do you think that a really adequate outdoor relief, coupled with the classification of those who require institutional treatment, really meets the case of the aged deserving poor?—I have never found any reticence on the part of the aged and deserving poor to apply in the West Derby Union. I do not think they look upon it as a disgrace. I think they look upon it rather as a right.

2567. Those who are on outdoor relief lose their votes, I suppose?—Yes, that is a hardship in many cases.

2568. Is that a hardship which is very much felt by them?—In individual cases. I do not know that it is felt by very many of them, but it is certainly a great hardship for some of them.

2569. Would that be a sufficient hardship to call for pensions to meet that grievance alone?—I am afraid there are not enough cases for that. I do not think the people generally look upon it as a great grievance. Some do.

2570. Some aged people consider it a great invasion of their rest and retirement to be constantly importuned by canvassers?—Yes, that is so.

2571. Supposing a system of pensions were established but it had to be restricted for economical reasons to certain rigid conditions, in your opinion would the classification of the residue meet the case of the hardship of being left out of pensions?—I do not quite follow that question.

2572. It is not a very easy one. Supposing we had to limit the old age pension scheme to very rigid conditions in order to avoid abuse, and financial disaster, in your opinion would you have great faith in classification and adequate outdoor relief meeting the residue of the cases which did not fall within the conditions?—Certainly in the West Derby Union. I cannot speak generally.

2573. That is an urban population, I believe?—Urban and rural.

2574. Have you not found in the rural districts that a small sum of 5*s.* or even 4*s.* is very useful to old women or old men in enabling them to live with their relatives, who would otherwise be unable to keep them?—I have always thought that if they have relatives that amount has been given to them by the guardians. I cannot say that I ever remember a single case having been refused in the country districts if there was somebody who would take care of them that they could live with.

2575. Is not a small sum very useful where the old men or old women have relatives who can keep them if they bring something to the common fund?—Undoubtedly.

Mr. *Llewellyn.*

2576. You said you had tried to induce the guardians in every case of an applicant being deserving to make the pay up to 10*s.*?—I said I had tried to get them to look at it in that light.

2577. You are clerk to the guardians?—Yes.

2578. Under what power can you grant outdoor relief to an able-bodied person who has 7*s.* 6*d.* a week, without special permission from the Local Government Board?—I am afraid we break the rule in very many cases.

Mr. *Llewellyn*—continued.

2579. I think you do from what you have told us. You have spoken of 60 years of age as being an age when you consider them no longer as able-bodied?—Yes.

2580. How do you arrive at that 60 years limit of age?—That is fixed by the Local Government Board as the basis. They consider that a person over 60 years of age is no longer able-bodied.

2581. Have you read the evidence of Mr. Knowles?—No, I have not.

2582. He stated that there was no fixed age recognised by the Local Government Board?—They are always classified as able-bodied under 60 years of age.

2583. What is the amount of the indebtedness of your union to the Public Works Loan Commissioners?—The total indebtedness is 269,077*l.*

2584. How has the debt chiefly been incurred?—The cottage homes at Fazakerley cost 80,000*l.* The Mill-road infirmary cost 100,000*l.*, and the Belmont-road classification workhouse 60,000*l.*

2585. And I suppose the interest on those funds must be added to the cost of the institutions?—It means about 3*d.* in the £ for the principal and interest to repay the loans.

2586. Whom do you borrow those amounts from?—The Public Works Loan Commissioners latterly.

2587. On what terms?—We get the money at $2\frac{3}{4}$ per cent., and we borrow it for 30 years if we can get the Local Government Board to give it on those terms, with equal instalments of principal and interest.

2588. Are what you have spoken of before as maintenance charges irrespective of the interest you have to pay on those loans?—Yes, those are only maintenance charges.

2589. Is 10*s.* the minimum, do you think, for an able-bodied person?—I think that is a fair basis to go on. In different districts, of course, circumstances may vary. Rents are higher in some districts than in others, and that must be taken into consideration; but, taking everthing together, 10*s.* a week, I think, is a fair amount.

2590. And 16*s.* a week for a couple?—Yes.

2591. Are the majority of the ratepayers in your union wealthy or are there many of the working classes?—There are a great many of the working classes.

2592. Do men with wages of 15*s.* a week ever complain of having to pay rates for the maintenance of persons who receive 10*s.*?—I should find a difficulty, I think, in Liverpool in finding working men who only receive 15*s.* a week.

2593. West Derby is a town, is it not?—There is a place called "West Derby," or a township called "West Derby," but there are 22 townships in West Derby Union.

2594. There is no agricultural district, is there?—Yes, there is a great deal. Sefton Rural District, comprising eleven parishes in the union, is principally agricultural.

2595. How long has it been the custom in your West Derby Union to grant outdoor relief so freely?—I think they have been more generous lately.

2596. Can you tell me of any other union where the same amount has been borrowed and spent upon the building of these homes, and so forth?—I do

Mr. *Llewellyn*—continued.

—I do not think there are many unions with the same rateable value. There are not many unions where the guardians have looked at it in as large-hearted a way as the West Derby guardians have.

2597. Have you told us the rateable value of West Derby Union?—It is about two and a-half millions.

2598. What is the poor rate proper?—A shilling. A 1*d.* in the £ brings in, roughly speaking, about 9,000*l.*

2599. You spoke just now about cubicles for—was it married couples?—No, single persons. The married couples are now dealt with in cottages.

2600. Do the poor now like the cubicles?—I do not think it has ever been tried.

2601. I thought you said so?—No, I said I should like to see the day when the classification of Walton workhouse could be made more complete, but owing to its being an old building it was difficult to arrange it.

2602. I thought you said just now that some of the poor were accommodated in cubicles, and I wished to know whether they were popular or not?—They have never been tried. It would be an experiment.

2603. Do you find it an invariable rule that old married couples wish to live together?—Well, there have been very curious tales of married people who said they had lived together long enough, and they wished to live singly.

2604. You have never known cases, have you?—I have heard of one case, and it has been repeated many times.

2605. Are the cottage homes you are erecting built in pairs?—They are built in a row.

2606. In blocks?—Yes, in blocks.

2607. And you say each of them accommodates two?—It will be made to. It does accommodate two. It accommodates man and wife.

2608. What is the price?—Of building, do you mean?

2609. Yes?—It is very, very little.

2610. Cannot you tell us how much per head?—No, I cannot.

2611. You say they live together in a common room?—That is so.

2612. The men in one part and the women in another?—Yes.

2613. How do they manage about the cooking, and so on?—For the dinner it is brought in from the ordinary kitchen, but for breakfast and tea they have their tea, and bread and butter, and those things, given to them, and they prepare it when they like.

2614. In one common kitchen?—No, they cook in their own rooms. There is a small kitchen which they can use, but unfortunately they do not use it, and we do not force them to.

2615. Did I understand you to say just now that all the children over five are boarded out?—All the children over five are at the cottage homes at Fazakerley.

2616. Are the foster parents placed there in charge of them?—Yes.

2617. They are not taken to cottages, as they are in many unions, and boarded out?—No, they are not scattered.

2618. What do you do with the children below the age of five?—They are kept at Walton workhouse—not in the workhouse, but within the walls of the workhouse.

2619. I suppose a great number of unfortunate women come in, do they not?—Yes, that is the reason they are kept there.

Mr. *Lecky.*

2620. I understand from you that your union is an exceptionally rich union?—I think it is.

2621. And that you poor law expenditure is exceptionally liberal?—I think it is, all round.

2622. If an old age pension was given to the deserving poor on the ground of making up their income to 10*s.* a week, that old age pension would be almost exactly equivalent to what you are giving at present?—Yes. I do not wish it to be said that every person gets the 10*s.* That is only the basis I tried to get the guardians to come up to.

2623. They often do?—Yes.

2624. You have in all cases to inquire into antecedents whenever anybody comes to you?—Yes, as well as we possibly can. We have not very great means.

2625. And I understand that those whose antecedents are not particularly good may pass into the higher class if they behave well in the workhouse?—Yes, that is so.

2626. And this classification has gone on for about 15 or 20 years, has it not?—Within the last 20 years.

2627. And you find that apart from the expense of the building it has not increased the cost?—Not at all. Of course, the loans have increased, as I have said, on account of the building.

2628. The outdoor relief is given more freely, I understand, to old men than to old women?—I think the system is not to give to a great number, but when you do give outdoor relief try and not give starvation outdoor relief. We do not look so much at the amount of money that is given in outdoor relief as to the numbers that we have on outdoor relief. We try to keep the numbers down.

2629. Then the deserving class are divided between those who get outdoor relief and those who get special treatment in the cottages or the workhouses?—That is so.

Lord *Edmond Fitzmaurice.*

2630. Have you any reason yourself to think it possible that the more favourable relief given in your union has encouraged any tendency on the part of the poor to flock into your union if they can?—No. I may say with regard to the three Liverpool unions that we have an arrangement that we never remove from one union to another, so that we should immediately find it out if that were the case. Of course, classification is carried on in Liverpool as well. Liverpool have classified their union very like us and Toxteth Park, so I think the classification is very much the same.

2631. Do you give non-settled relief?—We do in a very few cases. There are a few cases where it would be cruelty to bring poor people back.

2632. Your

Mr. *Anstruther.*

2632. Your cross-visitors are paid people, I suppose, as well as the relieving officers?—Yes.

2633. With regard to the cottage homes and your statement that they were unpopular in the first instance, was it generally known when the cottage homes were started that there would be what were described as common rooms—a general room for the men and a sitting room for the women?—No, that is a point I forgot to mention. At first, when the 12 cottages were built, there was no common day-room for the men to smoke in, and no common sitting room for the women to sit and sew in, and when the other cottages were put up those rooms were added. That may have had something to do with it.

2634. You said that the poor rate was stationary, and the ratio of pauperism has decreased during the period as to which you have been giving evidence?—Yes.

2635. Have you any statistics to show whether the ratio of aged paupers, that is over 65, has varied with regard to the whole number of paupers?—I could find that out, of course, according to the returns available.

Figures for 1899.

Total over 65 years of age, 1,938.
Total paupers, 6,959.
Ratio, 1 in 3·58.

Figures for 1890.

1 August 1890. Total over 65 years of age, 2,204.
1 July 1890. Total paupers, 7,030.
Ratio, 1 in 3.19.

2636. Will you make a note to put that in as well?—Yes.

Chairman.

2637. I suppose, from what you tell us, that the administration of the poor relief in your union must be considered as very liberal?—I think it is, both indoor and outdoor.

2638. Unusually liberal, perhaps?—Well, I do not know.

2639. At all events I think you seemed to be of opinion that there were few other unions with the same large means and opportunities of administering it so liberally?—Yes, that is so. I think where you have a union where 1*d.* in the £ brings in 9,000*l.* the classification can be much better done than where 1*d.* in the £ would bring in 300*l.* If anything were done in a smaller union it would be immediately felt, and, consequently, the guardians would not be willing to run the risk.

2640. So that, although this system can be carried out without great difficulty in the West Derby Union that might not be the case in a purely country district?—No; of course, I have been confining my remarks entirely to the West Derby Union.

2641. You said just now that you have been trying to keep the number of applicants who receive outdoor relief as low as possible?—Yes. I do not wish it to be inferred that the guardians act harshly, but they look very rigidly into every case for outdoor relief.

2642. Is that quite consistent with what you

Chairman—continued.

stated earlier in your examination, that in every case where the applicant was considered deserving outdoor relief was invariably given?—Yes.

2643. What you meant to say by the expression "try to keep down the numbers" was that they examine very carefully into the antecedents of the applicants before they decide upon giving outdoor relief?—Yes, that is so.

2644. But the invariable practice when they have decided that the applicant is deserving is to give it?—Yes.

2645. Then I think you said just now that the cost of classification had not increased. Does that mean that it is not greater than the cost of a system without classification?—I hope I did not say that.

2646. Just now I think you said that it had not increased?—Do you mean the cost of classification.

2647. Yes?—On account of the loans it must have increased. I think I made that statement. The amount of the loans has considerably increased, but the maintenance I said was the same.

2648. I understood you to say, in your examination in chief, that both in consequence of the loans and also of the larger amount that was necessary for administration, the cost had increased?—Certainly.

2649. And considerably, I suppose?—Yes, considerably.

2650. In reference to the poor themselves, I understand you to say that they did not regard the receipt of outdoor relief as in any way a stigma?—I have never found it so. I have had a great number of them in my own office, I have never found that they felt any stigma attached to it. Of course, a great deal depends on the class of relieving officer who is appointed. If you appoint an educated man he will make it as easy and pleasant for the people as possible.

2651. You have found no reluctance to take it?—No, no reluctance.

2652. And in that respect there is a considerable difference between outdoor relief and indoor relief?—Yes.

2653. They dislike going into the workhouse?—Yes, but not to the same extent as they did, I think.

2654. Is that because of the stigma which attaches to it?—I think the name itself is abhorrent to them, that is, the word "workhouse."

2655. Is it because of the discipline of the workhouse, or because of any stigma that they think attaches to it?—I think they object to the discipline undoubtedly—the routine.

2656. They dislike the restraint?—Yes, they dislike the restraint?—There is no doubt that if these deserving people could be placed outside the workhouse in cottage homes they would be much happier.

2657. But whatever it is due to, there is no mistake about the feeling with regard to the workhouse itself. That they dislike?—I am certain they do.

2658. Even with your improved arrangements?—Yes.

Colonel VICTOR MILWARD (a Member of the House), **Examined.**

Chairman.

2659. You are Member for the Stratford-on-Avon Division of Warwickshire?—That is so.

2660. You have given careful consideration to the question of old age pensions?—Yes, I have given some consideration to it.

2661. And you are anxious to submit to the Committee certain statistics as to the condition and means of subsistence of the poor, over 65 years of age, in certain parishes in your neighbourhood?—Yes, I thought that a practical way of helping the Committee and helping to solve the question would be to get some gentlemen and ladies to undertake a canvass or a census of certain parishes in South Warwickshire with a view of obtaining the actual numbers of those who were over 65 years of age, compared with the population, and what they are living upon at the present moment, what their resources are.

2662. And in addition to that you have a scheme to suggest, by way of experiment, for the assistance of the Committee?—Yes. The scheme is, of course, my idea, but it is possible from this census and the particulars I have obtained for the Committee to form their own scheme. The two things are separate.

2663. The parishes you have chosen, I understand, you consider as typical or representative of the general population of the counties of Warwickshire and Worcestershire?—Yes. Warwickshire; and there is one Worcestershire parish. May I be allowed to submit the names of the parishes?

2664. If you please?—First of all, there is Stratford-on-Avon, with a population of 8,318. It is a county town, and it also has a large brewery in it. There are two parishes in Redditch. Redditch is a manufacturing town where the manufactures are needles and fish-hooks, where the employment is very good and the wages high. St. George's, Redditch, is in the county of Worcester, and contains a population of 2,445; Upper Ipsley, Redditch, is in the county of Warwick, and contains a population of 3,240. Those two parishes are part of the town of Redditch, which contains in the whole a population of 15,000. Then there is Studley, which is a smaller manufacturing town or village, and where wages are not so high as in Redditch. The population is 2,566. Then the remainder are purely agricultural places. Coughton, containing a population of 201; Sambourne, containing a population of 487; Salford Priors, containing a population of 780; Bidford, which attracts a certain number of visitors to the River Avon, and which no doubt gets a certain advantage from that, containing a population of 1,449; Wellesbourne, an agricultural parish, which is also to a certain extent a residential parish, containing a population of 1,123; and Ilmington, which is a purely agricultural parish, and I think a poor parish, containing a population of 700; making a total population, of which we have obtained a census, of 21,309.

2665. You have also, I understand, prepared another table, showing the number of people over 65 years of age; the number with an income

Chairman—continued.

over 10*s.* a week; the number with an income of 10*s.* a week and under; and the number in the workhouse?—Yes. I wish to be allowed to say that I think the returns have been very exhaustive, because while according to the return called "Mr. Ritchie's Return" the numbers in England and Wales are 4·7 per cent. of the population over 65 years of age, the numbers we have accounted for in the population of the parishes I have mentioned are 4·5 per cent. The number that we have not accounted for must, I think, be in Stratford-on-Avon, which is a large place to cover. I will not trouble the Committee with the details of the parishes, but I will hand in a table and I will tell the Committee the result of it. I will call the table No. II. The total population is 21,309; the number over 65 years of age is 968. The number over 65 years of age, having an income exceeding 10*s.* a week, is 433; the number with an income of 10*s.* a week and under is 498; and the number in the workhouse belonging to all those parishes is 37. I think there may be some slight error with regard to the workhouse. I do not think I have the whole of Stratford-on-Avon. I think it has been confined to the parish and not to the borough, but I shall be able to adjust that before I hand in the table.

2666. Then you have another table discriminating between the number of males and females?—Yes. I may say that the census papers are all here on the table. I have counted up the males, and I find, as I expected, that the number of males with an income of over 10*s.* a week exceeds the number of females.

2667. You have also prepared a table setting forth the sources of income of those who live on less than 10*s.* a week?—Yes. The number of females with an income of less than 10*s.* a week far exceeds the number of males, and in the workhouse the number of males exceeds the number of females, because I think the females find homes. The total number of males is 432, and the total number of females 536. Income exceeding 10*s.* a week, males 229, females 204. Income less than 10*s.* a week, males 176, females 322. In the workhouse the number of males is 27, and the number of females 10, making 432 males and 536 females over 65 years of age. Then, if I may proceed, with reference to the other question that you asked me, we have prepared an analysis from these papers of the sources of income of 498 who have less than 10*s.* a week, which I must ask you to allow me to read to the Committee, because I think the figures are really important. We have classified them according to the answers they have given, but the answers are very much fuller than the classification. Class I. is composed of those who live in their own houses, and on parish relief; the number of those is 69. Class II., those who occupy their own houses, and live on earnings, 110. Class III., those who occupy their own houses, and live partly on earnings and partly on parish relief, 44. Class IV., those who occupy their own houses, and are supported by children and parish relief,

Chairman—continued.

31. Class V., those who occupy their own houses and are supported by children, 17. Class VI., those who occupy their own houses and live on savings and earnings, 16. Class VII., those who live in almshouses, 44. Now we are leaving those who occupy their own houses. Class VIII., those who live with their children and receive parish relief, 46. Class IX., those who live with their children and on their earnings, 22. Class X., those who live with their children, and on earnings and on parish relief, 4. Class XI., those who are entirely supported by children, 47. Class XII., those who live on pensions and parish relief, 3. Class XIII., those who live on pensions alone, 6. Class XIV., those who occupy houses and live on earnings and contributions, 13. Class XV., those who occupy houses and live on parish relief and benefit societies, 6. Class XVI., those who are supported by their husbands or wives, who presumably are less than 65 years of age, 5. Class XVII., those who occupy houses and are supported by benefit societies, 10. Class XVIII., not classified, 3; making a total of 498.

2668. You have also an experimental plan of old age pensions to submit to the Committee?—Yes.

2669. Will you explain it very briefly?—Yes. I can put that very briefly; but I should like to say that out of the 498, 63 only are or have been subscribers to benefit societies, and these 63 are classified as follows: Members receiving benefit, 16; members not receiving benefit, 16; cases where the society has broken, 18; and 13 have ceased to subscribe. I will lay those papers before the Committee, and they can make other uses of them if they wish to do so. In the experimental scheme I take as a basis that the State will add a certain amount where a contributory income, which is what I call a thrift income, exists. I propose that the State should add 2*s.* 6*d.* a week to a thrift income of 2*s.* 6*d.*, 5*s.*, or 7*s.* 6*d.* a week, and above 7*s.* 6*d.* a smaller sum until a maximum of 10*s.* is attained. In other words, the State addition shall be a fixed sum of 2*s.* 6*d.*, and the total income shall not be less than 5*s.* or more than 10*s.*

2670. Is the State never to add more than 2*s.* 6*d.*?—That is the sum which I propose.

2671. Would it be necessary for the State to be assured in all cases of the continuance of the thrift income?—No. I propose that the State should only add its quota from year to year, and, therefore, it would not matter to the State whether the friendly societies were solvent. I mean to say, it would be no part of the duty of the State to inquire into the condition of the friendly societies, inasmuch as the State would only add its quota as long as the thrift income was forthcoming. That would also get over the difficulty of the relatives or employers depositing lump sums of money. I will first of all state what I consider to be a thrift income, because I am interpreting that in rather a large sense. I consider a thrift income would consist of: (*a*) savings, (*b*) earnings, (*c*) friendly societies, (*d*) contributions of children, in money or in kind, (*e*) pensions from employers. Those are what I consider constitute a thrift income; and then I say with reference to that, that if the State were only paying these contributions from year to year, it would prevent the necessity of children who were helping their parents, and employers who were providing pensions, paying down lump sums.

Chairman—continued.

2672. I understand that in all these cases if the thrift income ceased, the Government pensions would cease?—Yes. It would be like putting our money into a bad investment.

2673. Then they would lose it just at the moment when they required it most?—Yes. The whole scheme which I lay before the Committee is that there should be a contributory or thrift income, and if the contributory or thrift income ceases, it is evident that the State income must cease also.

Sir *James Rankin.*

2674. It would be a provision against bogus applications?—Yes. As far as employers are concerned I see a very great temptation to an employer to discharge his servant who is 65 years of age if he can get an income from the State, and, therefore, I would require the employer to enter into an agreement to provide an income as long as the servant lived.

Chairman.

2675. Have you formed any estimate of the number in these parishes who would be eligible for the scheme?—Yes. The whole number is 498. Out of those I consider 380 would be eligible for the pension I have mentioned. I deduct those who are living entirely on parish relief, that is 69. First of all they have no contributory income, and consequently a pension of this kind would be of little use to them; and, secondly, they can get more from the parish. Then I deduct 44 who live in almshouses, and a small number of five who are supported by husbands or wives. That makes a total of 118, which, being deducted from 498, leaves 380 to be provided for by a State pension.

2676. Out of a population of what?—21,309.

2677. Have you made any estimate of the cost of these pensions?—Yes, I have. I have also taken out an estimate of the actual income of these persons at the present moment. I find that of the 380, there are 205 who have an income of less than 5*s.* a week; 128 who have an income exceeding 5*s.* and less than 7*s.* 6*d.* a week; and 47 who have an income exceeding 7*s.* 6*d.* and less than 10*s.* a week. Taking into account the provision which is made by children for their parents, which I have put at 4*s.* a week (where aged people are living with their children I have put that down as a contribution in kind of 4*s.* a week), the amount required to provide an annual pension at the rate of 2*s.* 6*d.* a week to those whose income does not exceed 7*s.* 6*d.*, and 1*s.* 3*d.* per week to those whose income does exceed 7*s.* 6*d.*, but does not exceed 10*s.*, is 2,317*l.* 5*s.* Assuming the population of the United Kingdom to be, at the present time, 40,000,000, the total sum required would be 4,349,805*l.*, but from that you have to deduct the amount which these people have already received in outdoor relief, because a great many of these people are receiving outdoor relief. I find that for these parishes they are receiving 956*l.* 16*s.* in outdoor relief. For the whole kingdom that would be 1,796,048*l.*, so that, deducting that from the

Chairman—continued.

the former sum, the total cost of the scheme which I venture to lay before the Committee, that is the total net annual increased cost, is 2,553,757*l.*

2678. You have taken 380 people out of a population of 21,309 at 2*s.* 6*d.* each as involving a cost of 2,317*l.* 5*s.*?—Yes.

2679. That is at 2*s.* 6*d.*?—Yes, that is, excepting those who have an income exceeding 7*s.* 6*d.*, but not exceeding 10*s.*

Mr. *Hedderwick.*

2680. I understand that under your scheme a contribution by children is a "thrift income"?—Yes, because the parent has brought up his children in the way he should go.

2681. Take this case, which I do not think is uncommon. Take the case of A, a father, a model father, who brings up his children well, and when he reaches the age of 65 they are all doing well for themselves, but they are not grateful, and he himself has fallen on adverse circumstances. B has children, but either from his own fault or otherwise is more or less of a sot. In the one case the children contribute 2*s.* 6*d.* a week to maintain the father and in the other case they do not. Is the sot to be classed as a deserving poor man, and the man who has been unfortunate to be called undeserving?—Yes; I have come to the conclusion that in dealing nationally it is impossible to regard character. I came to the same conclusion on the Cottage Homes Committee. I think you will find that no national scheme can look into character, or into whether the people are deserving or respectable.

Mr. *Llewellyn.*

2682. You have included all, irrespective of character?—Yes. In looking through these returns I have not investigated the character, because, as far as I could find out, almost all the people of bad character at 65 years of age have already gone into the workhouse.

Mr. *Hedderwick.*

2683. The only test under your scheme as to whether people are deserving is a test of income?—It is not a test of deserving, but a test of want.

Chairman.

2684. You apply no other test whatever?—No, I do not think it is possible to apply any other test.

2685. Is there anything else you wish to say?—I am not quite sure if you have the figures right, but at all events the final figure of my scheme is that deducting what we are already paying through the Poor Law the cost would be 2,553,757*l.*

Sir *James Rankin.*

2686. I understand you to say that you have no test of thrift except the receipt of contributory income?—I was just pausing to think. I put down "thrift income" as a contributory income derived from savings, earnings, friendly societies, contributions of children in money or kind, and pensions from employers.

Sir *James Rankin*—continued.

2687. You lay that down as a necessity before they can get the pension?—Yes, I do.

2688. Then to some extent that shows that they have exercised thrift?—Yes.

2689. And of course anything in the way of an annuity that they had purchased themselves would come under that head?—Yes, that would come under the head of "savings."

2690. Then if they get their income from accumulated funds, would that be savings?—Yes, that would be savings also. There are cases of that kind, of course.

2691. You would never have the State give more than 2*s.* 6*d.* a week?—Certainly, to begin with—that is, as far as I think the State would be able to go, considering the money.

2692. Do I understand that you would reduce that sum so that the income would never exceed 10*s.*, in cases where the people got it at all?—Yes.

2693. Over 10*s.* you would not give anything to them?—No.

2694. Then you think that 10*s.* a week, or 26*l.* a year, is a good limit of income?—For a State pension certainly.

2695. Have you thought at all about the difficulty of finding out whether a person had only 10*s.* a week?—Of course that question has no doubt exercised the minds of some of the gentlemen and ladies who have been engaged in canvassing for me, but with the exception of one parish, and that was where they thought it was an inquisition on my part, everywhere where I had experience they were willing to state their income and to state what was required. As I say, that was so except in one parish, where it was not that the people were unwilling to state, but those who were going to make the inquiry for me would not undertake it because they said it was inquisitorial on my part.

2696. Do you think there would be a great amount of deceit practised with regard to suppression of the amount of income they had?—Yes, I think just the same as there is with regard to outdoor relief now. There will be deceit, of course.

2697. What body do you suggest these people ought to come before?—I do not know that I wish to go so far as that, but it struck me that a pension committee connected with the parish council or the district council would be the best, and that the pension should be paid through the Post Office.

2698. So you prefer having this pension system carried on through agencies apart from the Poor Law?—Yes, I should.

2699. If this contributory income was not forthcoming you would at once drop the State pension?—I should. I should regard that as a condition.

2700. Do you think there might be bogus incomes contributed by various societies who would contribute a certain amount and then fail?—First of all it is a condition of my scheme that there should be a contributory income, and secondly it avoids the great rock upon which shipwreck is always made, of inquiring into the condition of the friendly societies, and controlling the friendly societies by State control.

2701. Do you think that if there had not to be a continuance of contributory income there might

Sir *James Rankin*—continued.

might be many societies which would arise and give a benefit for a year or two, and then fail?—Yes, I do certainly.

Sir *Fortescue Flannery.*

2702. Do these figures include any cost of administration?—No, they do not.

2703. Have you made any estimate?—No, I have not, but if the money were distributed through the Post Office, and if the pension committee were a committee of the parish council, or anything of that kind, I think the cost of administration would be very small.

2704. Almost nominal?—Yes, almost nominal.

Mr. *Lloyd-George.*

2705. In arriving at the number of the recipients, did you disqualify any on the ground that he or she had been in receipt of parish relief?—No, I did not; but I may say, on the other hand, that unless we are prepared to go further than 2*s.* 6*d.* a week there are a considerable number who would not take the pension, because they are receiving more. There is the stigma of the parish on the one side, and on the other side the fact that they would be receiving more money.

2706. If you had disqualified a certain number on the ground of their having received parish relief at some time or other, would that very substantially reduce the number of recipients of the pensions?—Yes, very substantially. I said that, even in these parishes, the amount is more than 900*l.* a year which is being paid now to these very people in parish relief.

Mr. *Hedderwick.*

2707. You have taken very great pains to compile these tables. I suppose the persons who furnished the figures made inquiries from persons upon whom they could rely?—Yes. In each parish there was only one person, and I had necessarily to go to the person who had most sympathy with the poor, and who could obtain the information.

2708. Is the district in which these inquiries were made a representative district. Might it be taken as a fairly representative district of the country at large?—I think it may, because it includes a country town, it includes manufacturing districts, and it includes agricultural districts. It does not include the very poor that you may have in cities.

2709. Country villages?—Yes.

Mr. *Llewellyn.*

2710. Did your inquiries go beyond one union?—Yes, into four or five unions certainly.

2711. Is it the rule in those unions to give ample outdoor relief?—No, I think the outdoor relief is very small.

2712. What is the ordinary allowance to an old man or an old woman?—2*s.* 6*d.* a week.

2713. And no bread?—And no bread.

2714. And to a couple?—Well, that is the ordinary allowance of course. There are cases where they are getting 3*s.* or 4*s.*, and in the case of one blind person even 8*s.* a week.

2715. That is for a single person?—That is for a single person, and doubled for a couple. I think they all eke out their income.

2716. Did you hear the evidence of the last witness?—Yes.

2717. There is a great contrast between that instance and this?—Yes.

2718. In your opinion West Derby would be a happy place to end your days?—Not mine.

Mr. *Anstruther.*

2719. Had you in your mind in drawing your scheme that there should be any disqualification by reason of conviction for crime punishable by imprisonment?—No, I had not that in my mind. There is no question about it on the paper. I cannot say to what extent that might affect it, but I do not suppose it would affect it very largely. I had not that in my mind at the time.

Chairman.

2720. Is not South Warwickshire a country with a great many resident gentlemen in it? Is it not a rather well-to-do country with many large places?—Yes, but the only parish which that affects is the parish of Wellesbourne, I think. When the tables are published you will see how many people there are in each parish with more than 10*s.* a week.

2721. I was rather speaking of it as a county with rich men living in it, and large places. That is my recollection of the county?—I do not think the part I have canvassed is included in that description.

2722. Would not the proportion of persons with an income under 10*s.* a week be much larger if you had the whole of the United Kingdom, including Ireland, Scotland, and Wales, and the large cities?—I certainly took one or two poor parishes in order to counterbalance the richer parishes.

2723. I was rather doubting myself whether it could be taken as typical of the general character?—I did my best to make it typical.

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PARLIAMENTARY COMMITTEE ON OLD AGE PENSIONS.

Laurence Hardy, Esq., M.P., Chairman.
Sir James Rankin, Bart., M.P., Hon. Treasurer.
Hon. Lionel Holland, M.P., Hon. Secretary.

Dear Sir, 19, Buckingham Street, Strand, London, W.C.

A LARGE number of members of the House of Commons joined at the close of the last session of Parliament in a Memorial to the Government expressing their sense of the importance of the question of Old Age Pensions being dealt with. Subsequently a Committee was formed of these members to take such steps as they might think expedient during the present Parliamentary recess to promote the consideration of the subject.

The Committee, while expressing no opinion of their own, are naturally anxious to obtain the views of members of Boards of Guardians, and would feel favoured if you were able to give them any information on these points :—

1.(*a*) Whether your Board favour some State provision to the poor in Old Age distinct from the Poor Law ;

(*b*) Or whether they prefer that the matter of Old Age Insurance should be left to the unassisted action of Friendly Societies and other bodies ?

2. Whether they would regard favourably a proposal for the State to endow with 5*s*. a week persons arriving at the age of 65 years on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly or Trade Union Society ?

(In regard to this suggestion a roughly drafted Bill, a copy of which accompanies this letter, was submitted for the consideration of the Committee by the Hon. Lionel Holland, M.P., and the Committee invite any criticisms upon it.)

3. Whether they would regard favourably a proposal by which a person who has himself insured in a Society for a pension of 6*l*. 10*s*. per annum from 65 years of age to death, shall receive from the State an additional pension of the same amount ?

(In regard to this suggestion a Bill was drawn up by Sir James Rankin, Bart., M.P., in 1895, and a copy of the Bill accompanies this letter. The Committee invite any criticisms upon it.)

4. Whether they would regard favourably an alteration in the Poor Law in the direction of classification in favour of persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct on their part ;

As by—

(*a*) Giving authority to the Poor Law Authorities to construct and maintain special infirmaries or old age homes for the aged poor of good character ;

(*b*) Or to pay for the board of such aged persons, with their consent, in voluntary institutions or private families subject to the inspection of the local Poor Law Authority.

(In regard to this suggestion, a copy is enclosed of the outline of some proposals submitted to the Committee.)

It would be of great service to the Committee shou'd you be able to give them some idea as to the views of your Board on these points.

SUGGESTION of Poor Law Reform, so far as regards the Aged, submitted for the consideration of the Committee.

1.—That after the day of , 189 , Poor Law relief to persons over 65 should be given on the following conditions *only* :—

(1) If such persons are proved to have been brought to destitution or insufficient means of support by immoral conduct, then by the existing system of indoor relief ;

(2) If they appear to have been reduced to destitution or insufficient means of support, without immoral conduct, then, by means either—

(*a*) of a pension of 5*s*. a week ; or,

(*b*) by maintenance in special infirmaries or old age homes, which the Local Poor Law Authority shall have power to provide, maintain, and manage ; or

(*c*) by boarding out, with consent of the person maintained, in voluntary institutions or private families, subject to supervision and inspection by the Local Authority. The grant by the Local Authority for such maintenance not to exceed the amount of a pension.

2.—The pensions or out-maintenance to be for life, unless forfeited by immoral conduct or rendered unnecessary by the acquisition of sufficient means of self-support by the recipient.

3. That (among other proofs) non-receipt before 65, except in special circumstances, of Poor Law relief, and long membership of a friendly society, or a trade union with sickness benefits, should be taken by the Local Authority as evidence of moral and thrifty conduct.

4. That in view of the additional expense which would be incurred by the Local Authorities, the cost of the workhouse "maintenance" (or a considerable proportion of it), should, after the day of 189 , be borne by the Treasury.

5.—That the Local Government Boards in England, Scotland and Ireland should inspect the workhouses with a view to insuring that they were administered properly and without extravagance, and should make such enquiries as might be necessary to secure that no persons over 65 years old, who ought to receive a pension or outside maintenance, were sent to them or kept in them.

6.—That the Poor Law Authorities may, upon the application of the Trustees and with the approval of the Charity Commissioners, make annual grants to existing insufficiently endowed almshouses, and may also, upon like application and approval, take over any almshouses and their endowments, and administer them in the same way as old age homes, under section 2, sub-section *b*, for the benefit of the localities to which they belong.

7.—That persons in receipt of pensions or out maintenance should suffer no civil disqualification.

OLD AGE PENSIONS.

SUMMARY OF REPLIES from BOARDS OF GUARDIANS to QUESTIONS (*see* form attached).

Consecutive Number.	UNION OR PARISH.	Date of Reply.	Population, 1891.	1 (*a*). *e.g.* State provision to the Poor in Old Age distinct from the Poor Law.	1 (*b*). *e.g.* Old Age Insurance left to unassisted action of Friendly Societies and other bodies.	2. State to endow with a pension of 5*s.* a week persons arriving at the age of 65 years, on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly Society.
1	Abingdon	17 Jan. 1899	19,612	Against	... ...	... ...
2	Alcester	24 „ „	19,978	For	... ...	For ... ...
3	Aylesbury	3 Mar. „	25,586	For	... ...	For principle and also for Bill.
4	Bakewell (Clerk's opinion).	2 Jan. „	32,153	Against, unless every person may apply, then For.	... ...	For State endowment, but not conditional on insurance.
5	Banbury...	13 „ „	29,496	For	... .	For ... ...
6	Barrow-in-Furness ...	18 „ „	51,712	For, but must safeguard spirit of independence and thrift among poor.	.. ..	Not mentioned ... ...
7	Barton Regis (Bristol)...	21 „ „	193,094	For	... ...	For. Membership of societies from 40 to 65 an essential condition.
8	Basford (Nottingham)	28 Feb. .	154,380	For. Do not insist on distinction from Poor Law.	... ...	Not mentioned ... ...
9	Berwick-on-Tweed ...	19 Jan. „	19,745	For	... ...	For ... ...
10	Beverley...	11 Feb. „	24,007	For	... ...	Decline to reply ... ...
11	Billesdon	20 Jan. „	13,760	For	... ...	For ... .
12	Blean	—	20,166	Against	For	... ...
13	Bradfield	18 Jan. 1899	18,017	Against	... ...	Against. Give several reasons
14	Braintrée	16 „ „	28,481	For	... ...	For ... ...
15	Bristol	23 „ „	55,549	For	... ...	For ... ...
16	Camelford	23 „ „	6,906	For	... ...	For. "Cordially support" ...
17	Cardiff	7 Feb. „	173,796	For	Against ...	Against ... ...
18	Chapel-en-le-Frith ...	11 „ „	23,656	For	... ...	... ...
19	Chesterfield	6 „ „	108,888	For	Against ...	For. Many other forms of thrift might be introduced as conditional.
20	Chesterton	6 „ „	30,990	For some state provision.	... ...	Unable to recommend adoption of schemes.
21	Chichester (Clerk's opinion only).	Not dated	7,887	For. To the deserving poor.	... ...	For ... ...
22	Congleton	10 Jan. 1899	37,657	For. If scheme would not discourage voluntary effort.	... ...	Against ... ...
23	Cricklade and Wootton Bassett.	21 Feb. „	11,835	Favour Old Age Pensions for all aged and deserving poor.	... ...	Against ... ...
24	Dewsbury	—	—	For	... .	Against .. ..
25	Dore (Hereford) ...	7 Feb. 1899	—	For	Against ...	For ... ...
26	Dorking	8 Mar. „	17,223	... ...	... ...	... ...
27	Dover	2 Jan. „	40,466	Against	... ...	Against ... ...
28	Easingwold	„ „	8,847	For	Against ...	For. Provision must be made for country districts where sound societies have not got lodges.

OLD AGE PENSIONS.

SUMMARY of REPLIES from BOARDS OF GUARDIANS to QUESTIONS (*see* form attached).

3. Should a person insured in a Friendly Society for 6*l.* 10*s.*, from 65 to death, receive from the State an additional pension of the same amount.	4. Alteration of Poor Law in favour of Persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct. (*a*). By special infirmaries or Old Age Homes. (*b*). By payment for board.	REMARKS.
... ...	For, but express no opinion on methods.	—
For	Ditto ... ditto ... ditto.	—
Against	For. Do not go into details.	—
Against	For, if Old Age Pension Scheme cannot be carried out.	Would classify inmates and alter name Workhouse to Retreat. Re-states a pension scheme proposed by him in 1893.
For	For. Express no opinion on (*a*), but favour (*b*).	Enclose report by vice chairman, adopted by Board, advocating pension 5*s.* for all destitute, of good and moral character. Funds to come from Imperial sources.
Not mentioned	For. Guardians should have power to declare that out relief should not deprive of vote. No mention of (*a*) or (*b*).	5*s.* minimum. Might begin at 60 with women.
... ...	... ...	Pensions to be paid to societies from Government funds.
Not mentioned	For 4 (*a*). Should not cause civil disability.	Cost of pensions should be partly defrayed by Treasury from taxation of unearned increment.
... ...	For 4 (*b*)	Payments should be through Post Office.
Decline to reply	For. Alteration increasing discretion of guardians.	—
For	For 4 (*a*).	—
... ...	... ...	Against all proposals. Give lengthy reasons why State aid would be injurious.
Against. Give several reasons ...	Against. Give reasons	Give an elaborate report on Charity Organisation Society lines, with statistics of Bradfield pauperism.
Not mentioned	For 4 (*b*).	—
For, as alternative to No. 2 ...	Against. Provisions of Poor Law are sufficiently wide.	—
... ...	For.	—
Against	For 4 (*a*) and (*b*). Propose also pension of at least 5*s.* a week.	—
Favour grant not exceeding 5*s.* a week through friendly society.	For 4. Against 4 (*a*), as it would necessitate additional officers and heavy expense. Existing machinery would be sufficient.	—
For	Against 4 (*a*). For 4 (*b*).	—
Unable to recommend adoption of schemes.	For 4. Do not mention (*a*) and (*b*) ..	Thinks any scheme should not apply under 70 years of age. Extra charges to be borne by State.
For	Against, on account of expense	Resents any increased interference with local authority. "Too much inspection already."
Will not express opinion	Against. 4 (*a*) involve too great expense.	—
Against	... ...	Cost of pensions should be borne by State, not partially by local authorities.
Against	For (*a*). Speak with two years' experience of classification scheme.	In favour of scheme of pensions of 5*s.* at 65, but against indiscriminate pensions. Suggest conditions to attach to pensions.
For	For.	—
... ...	For 4 (*b*)	Present state of Poor Law is sufficient for requirements of poor persons in country districts.
Against	Against 4 and 4 (*a*). Utterly impossible to make suggested distinction.	—
For	For	5*s.* limit of Old Age Pensions to be extended or abolished.

SUMMARY of Replies from Boards of Guardians to Questions—*continued.*

Consecutive Number.	UNION OR PARISH.	Date of Reply.	Population, 1891.	1 (*a*). *e.g.* State provision to the Poor in Old Age distinct from the Poor Law.	1 (*b*). *e.g.* Old Age Insurance left to unassisted action of Friendly Societies and other bodies.	2. State to endow with a pension of 5*s.* a week persons arriving at the age of 65 years, on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly Society.
29	East Ashford	11 Jan. 1899	13,941	For	... ...	For ... ...
30	Eastry, Sandwich ...	3 „ „	29,032	For. Consider no practical scheme has yet been suggested.	——	—
31	Epsom	20 „ „	50,124	For	... .	For ... ...
32	Faversham	29 Dec. 1898	25,770	For	... ...	... ...
33	Fordingbridge	6 Feb. 1899	6,241	For	——	—
34	Gateshead	10 „ „	131,249	For. Provision to take the form of Old Age Pensions.	.. ..	... ...
35	Grantham	11 Jan. „	32,925	For	... ...	Against ... ...
36	Guildford	24 „ „	51,676	Against	For.	—
37	Guisborough	24 „ „	39,986	For	... ...	... ...
38	Guilteross (Attleborough).	31 „ „	10,228	For	... ...	Against ... ...
39	Hartley Wintney (Winchfield).	21 „ „	24,521	For	... ...	For.
40	Henley	10 Mar. „	22,532	No reference ...	No reference...	No reference to these questions.
41	Hereford	—	41,874	For. Pension should be under control of guardians.	... ...	For Guardians to have power to provide pension if society has failed. Age 60 instead of 65.
42	Highworth and Swindon.	20 Jan. 1899	47,310	For	... .	... ...
43	Holbeck (Leeds) ...	23 Feb. „	25,572	For	... ...	... ...
44	Holborn	27 Jan. „	141,920	For	... ...	For. Would accept other evidences of thrift.
45	Honiton	22 „ „	20,522	For	Against ...	Against ... ...
46	Hunslet (Leeds) ...	27 „ „	70,920	.. ..	... ...	Against. Scheme too complicated to be workable.
47	Keighley	7 Feb. „	69,237	.. ..	... ...	Against ... ...
48	Kensington (St. Mary Abbotts).	3 „ „	166,308	Against. Pensions would be outdoor relief under another name.	For	... ...
49	Kirkby Moorside ...	13 Jan. „	—	For	... ...	For ... ...
50	Knaresboro'	7 „ „	27,158	For	... ...	For ... ...
51	Lewes	10 Feb. „	—	Against	For	... ...
52	Lincoln	25 Jan. „	67,269	For	... ...	Against. Difficult for agricultural labourers to pay contributions to friendly societies.
53	Liverpool	13 „ „	156,981	For	. ...	... ...
54	Louth	20 Feb. „	39,986	For	Against ...	For ... ...
55	Luton	—	—	For	... ...	For ... ...
56	Lutterworth	26 Jan. 1899	12,391	For	Against ...	... ...
57	Macclesfield	3 Feb. „	60,324	For	... ...	For ... ...

SUMMARY of Replies from Boards of Guardians to Questions—*continued.*

3. Should a person insured in a Friendly Society for 6*l.* 10*s.*, from 65 to death, receive from the State an additional pension of the same amount.	4. Alteration of Poor Law in favour of Persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct. (*a*). By special infirmaries or Old Age Homes. (*b*). By payment for board.	REMARKS.
For	For 4 (*b*).	—
—	—	—
For.	—	—
... ...	For 4. Failing system of Old Age Pensions.	Favour State pensions of 5*s.* to persons over 65 unconditionally.
—	—	—
... ...	... ...	No person to be entitled to pension if convicted within 10 years of pension becoming payable, or if enjoying assessable income. Pension to be Imperial charge, and paid through Post Office.
For. Would make pensions of 5*s.* a week subject to certain disqualifications.	... ...	Pension to be Imperial charge, and paid through Post Office.
— —	—	—
... ...	For 4 (*b*)	Scheme to be formulated by Parliament.
Against	Against 4 (*a*) and (*b*). Impracticable in country districts.	—
—	—	—
No reference to these questions ...	For. A small majority for methods (*a*) and (*b*).	—
For. If pensioner has exercised thrift in obtaining annuity.	For. Recommend that the age should be 60 instead of 65.	—
For.	—	—
For. Would include persons with long membership of friendly societies, whether possessing annuities or not.	... ...	Limit pensions to persons receiving less than 10*s.* a week.
For	Against 4. Difference in treatment of paupers would lead to friction and ill-will.	—
For	Against 4 (*a*). Thinks 4 (*b*) might work.	—
... ...	For 4.	—
Against	... ...	Thinks scheme would fail because not compulsory. Suggests universal scheme.
... ...	Against 4 (*b*). Boarding out might lead to grave abuses.	Agree with Royal Commission's Report.
... ...	Against.	—
For	For 4 and 4 (*b*).	—
... ...	... ...	No mention of other questions.
For	For 4	Favour universal weekly pension of 5*s.* after 65.
... ...	... ...	Minimum pension 5*s.* a week: to women after 60, to men after 65.
For	Expresses no opinion	Gives statistics of number and cost of Louth paupers over 65 during half-year in 1898.
Against	For (*a*) and (*b*).	—
For	For 4 and 4 (*b*). Prefer pension of 5*s.* a week in such cases.	Interviewed prominent members of Odd Fellows (M.U.) and Foresters, and found societies divided in opinion as to the two Bills. Poor Law Authorities should be authorised to make grants to almshouses, or take over and administer them as old age homes.
... ...	For 4 (*a*)	Guardians have provided separate wards and special privileges for all deserving cases over 65. No distinctive clothing.

SUMMARY of Replies from Boards of Guardians to Questions—*continued.*

Consecutive Number.	UNION OR PARISH.	Date of Reply.	Population, 1891.	1 (*a*). *e.g.* State provision to the Poor in Old Age distinct from the Poor Law.	1(*b*). *e.g.* Old Age Insurance left to unassisted action of Friendly Societies and other bodies.	2. State to endow with a pension of 5*s.* a week persons arriving at the age of 65 years, on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly Society.
58	Malling	25 Jan. 1899	28,188	For	... ...	For. Would give pensions to persons with long records of thrifty conduct.
59	Market Bosworth ...	21 „ „	15,640	For	... ...	... ...
60	Market Harboro' ...	8 Mar. „	16,398	For	Against ...	—
61	Melton Mowbray ...	24 Jan. „	21,590	For	... ...	For ... .
62	Mere	23 „ „	6,756	For	Against ...	For Clause 2 of Bill. Suggests 20*l.* a year instead of 40*l.*
63	Monmouth	21 „ „	28,281	For	... ...	For ... ...
64	Mutford and Lothingland (Suffolk).	1 Mar. „	35,020	For	... ...	... ...
65	Newark	19 Jan. „	30,588	For	... ...	Against ... ...
66	Newcastle-under-Lyme.	21 Feb. „	37,535	Against	For	Against ... ...
67	Newhaven	Not dated	—	Against	... ...	Against. Think it impracticable, especially the 40 years' payment.
68	Newtown and Llanidloes.	9 Jan. 1899	21,722	For	... ...	Against ... ...
69	Northampton	24 „ „	79,317	For	Against ...	For. Suggest that provision of an annuity might be an alternative condition.
70	Northwich	6 Feb. „	50,278	Against	For	Against ... ...
71	Norwich...	11 „ „	100,970	For	Against ...	For. Would accept any provision. "Strike out in a Friendly or Trades, &c."
72	Nottingham	7 „ „	177,078	Against, if State provision involves new set of officials.	... ...	Against .. ..
73	Poplar	18 Jan. „	166,748	Against. National Exchequer should provide funds for boards of guardians to provide maintenance in old age.	... ...	Against. "Totally inadequate."
74	Richmond (Surrey) ..	28 Feb. 1898	41,548	For	... ...	For ... ...
75	Rugby	16 Jan. 1899	27,486	For	... ...	For ... ...
76	Ruthin	30 „ „	12,938	For	... ...	For. Without condition of belonging to friendly society.
77	St. Albans	15 Feb. „	26,872	For	Against ...	For ... ...
78	St. Columb (Major) ...	27 Jan. „	15,384	For	Against ...	For. Without condition of belonging to friendly society.
79	St. Giles', Camberwell...	3 Feb. „	—	For	Against ...	For. Unconditional to all over 65.
80	St. Ives	13 Jan. „	15,957	Against	... ...	Against ... ...
81	St. Saviour's (Surrey) ..	Not dated	203,275	For	... ...	For. At age of 60, and on condition that cost be a special charge on ground values.
82	Settle	25 Jan. 1899	14,071	For	... .	No reference to these questions.
83	Shardlow (Derby) ...	1 Feb. „	51,995	For	... ...	Ditto. ditto. ... ...

SUMMARY of Replies from Boards of Guardians to Questions—*continued.*

3. Should a person insured in a Friendly Society for 6*l.* 10*s.*, from 65 to death, receive from the State an additional pension of the same amount.	4. Alteration of Poor Law in favour of Persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct. (*a*). By special infirmaries or Old Age Homes. (*b*). By payment for Board.	REMARKS.
For	For 4 (*b*). (*a*) not applicable to country districts.	Advocate 5*s.* pension per week to all of good character over 65.
For. Limit to persons with incomes not exceeding 40*l.* per annum.	... ...	Pensions should be paid out of Imperial funds, and administration trusted to boards of guardians.
—	—	—
... ...	For 4 (*b*).	—
For	For 4 (*a*) and (*b*).	—
For	Against. Unworkable and undesirable in a small union.	—
For. Men insured in a friendly society for more than 40 years should be liberally treated though not in receipt of annuity.	—	—
Against	... ...	Favour pension 5*s.* a week to all needy over 65; paid through Post Office or other public authority.
Against	For. No mention of (a) or (*b*).	—
For, but would not reach the most necessitous.	For.	—
For	Against. Not practicable, although desirable.	—
Sir James Rankin's Bill requires further consideration.	For 4 (*a*) and 4 (*b*)	Pensions or out relief should not entail civil disqualification. Suggest alterations in Clauses 8 and 12 of Mr. Holland's Bill.
Against	Against. Classification should be based on character rather than age.	Suggest as alternative to Mr. Holland's Bill outdoor relief of 5*s.* to adults over 60 of good moral character. Relief should involve civil disqualification; would except members of friendly societies.
For	For, and for 4 (*a*) and 4 (*b*).	—
Against	For 4, 4 (*a*) and 4 (*b*)	Long report giving reasons for opinion. Distinction between State provision and Poor Law relief being one of classification only.
Against. "Totally inadequate."	Express no opinion.	—
For	Against 4 (*a*) and 4 (*b*).	—
Express no opinion	Express no opinion.	—
... ...	Ditto ditto	Favour pension 5*s.* a week, whether insured against sickness and funeral expenses or not, if reduced without immoral conduct.
Against	Against 4 (*a*); For 4 (*b*). Favour alteration in direction of classification.	—
For	For 4 (*a*) and 4 (*b*).	—
For. If State would give 13*l.* in case of failure of society.	For (*a*) and (*b*).	—
Against	Against. Good conduct in the house should be the only cause of different treatment.	—
For. At age of 60, but not as alternative to No. 2.	For over 60 years of age.	—
No reference to these questions ...	No reference.	—
Ditto ditto ...	... ...	Details scarcely come within province of boards of guardians. Funds for pension should come from Imperial sources.

SUMMARY of Replies from Boards of Guardians to Questions—*continued.*

Consecutive Number.	UNION OR PARISH.	Date of Reply.	Population, 1891.	1 (*a*). *e.g.* State provision to the Poor in Old Age distinct from the Poor Law.	1 (*b*). *e.g.* Old Age Insurance left to unassisted action of Friendly Societies and other bodies.	2. State to endow with a pension of 5*s.* a week persons arriving at the age of 65 years, on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly Society.
84	Solihull	3 Feb. 1899	29,822	For. Do not specify apart from the Poor Law.	... ...	... ...
85	Spalding	11 „ „	21,733	For	... ...	... ...
86	Stafford	19 Jan. „	30,590	For	... ...	For. No condition as to mode of ensuring should be enforced.
87	Stepney	12 „ „	57,376	... ...	... ...	For principle.
88	Stockport	—	—	For	Against ...	For pensions to all destitute aged deserving poor, irrespective of insurance by themselves.
89	Sunderland	4 Feb. 1899	158,793	For. Do not specify distinct from the Poor Law.	... ...	No reference to these questions.
90	Taunton	8 „ „	36,779	... ...	... ...	... ...
91	Tavistock	2 Mar. „	27,110	For	Against ...	For. Generally, but suggest alterations in clauses. Limit income to 5*s.* a week for benefit under the Bill.
92	Thingoe (Bury St. Edmunds).	24 Feb. „	15,743	For	... ...	... ...
93	Warrington	2 „ „	84,922	.. ..	... ...	Neither Bill is "satisfactory or practicable."
94	Warwick	23 Jan. „	54,369	For	... ...	No reference to these questions.
95	West Ashford	30 Dec. 1898	13,951	For. Must not interfere with action of friendly or other societies.	For	Would not object to 60 years as the age in some cases.
96	West Derby (Liverpool)	24 Feb. 1899	444,403	... ...	... ...	... ...
97	Whitby (Mr. Sewell's opinion).	11 „ „	24,402	For	.. ..	For. Only where insurance has been made. Prefer No. 3. Income should not exceed 25*l.* instead of 40*l.*
98	Willesden	15 „ „	—	For	... ...	Against. Too exclusive.
99	Williton	10 Jan. „	17,269	For	Against ...	For. "As a step in the right direction." Bill would not reach those for whom provision is most required.
100	Wincanton	17 Feb. „	19,169	For	Against ...	Against ... ...
101	Wolverhampton ...	3 Mar. „	—	For	... ...	For ... ...
102	Worksop	30 Jan. „	30,979	For	... ...	For. In registered friendly society only.

SUMMARY of Replies from Boards of Guardians to Questions—*continued.*

3. Should a person insured in a Friendly Society for 6*l.* 10*s.*, from 65 to death, receive from the State an additional pension of the same amount.	4. Alteration of Poor Law in favour of Persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct. (*a*). By special infirmaries or Old Age Homes. (*b*). By payment for board.	REMARKS.
... ...	... ...	Resolution, "That this board is in favour of a system of Old Age Pensions."
... ...	... ...	Favours pensions for needy and deserving persons 65 years and upward, whether members of friendly societies or not, to be paid through Post Office.
For	For. No mention of 4 (*a*) or 4 (*b*).	—
For principle	For 4 (*a*). Recommend powers of detention being conferred to deal effectually with lazy and profligate.	Adopted four abstract propositions containing principles of 2 and 3 and 4 (*a*). London should be one Poor Law area.
... ...	For (*a*). No opinion as to (*b*).	—
No reference to these questions ...	... ...	Pensions should come from Imperial funds and should apply to persons over 60, and not involve civil disability.
... ...	Against. Alteration would encourage the people to rely entirely on the rates.	Old Age Pensions, if provided, should be distinct from Poor Law, and provide from both classes mentioned in Mr. Holland's and Sir James Rankin's Bills.
For. Limit should be placed on amount of annuity.	For 4 (*a*). Against 4 (*b*).	—
... ...	... ...	Preferential treatment should be given to members of friendly societies; but Mr. Holland's Bill unsatisfactory, particularly in placing half cost on local rates.
Neither Bill is "satisfactory or practicable."	... ...	Cannot agree on replies to questions.
No reference to these questions ...	For	Persons receiving pensions or out relief mentioned in 4 should not suffer any civil disqualification.
For	For. (*b*) should be for a limited period.	—
... ...	For	Prefer to leave Questions 1, 2, and 3 untouched, owing to apparent impossibility of obtaining a sound economic solution. Send several printed papers relating to the subject.
For	For (*a*). In unions where workhouse accommodation is insufficient	Guardians prefer not to take action. Mr. Sewell sent some suggestions on Poor Law reform as well as the replies.
Against. Too exclusive	For 4 and 4 (*b*).	—
For	For 4 (*a*) and 4 (*b*).	—
For. Limit private means and earnings to 26*l.* a year. State moiety continued to widow.	Against	Pension payments should be made through Post Office.
Against	For	—
... ...	... ...	Omit trades unions whose funds might be applied for strike pay in trade disputes.

DIGEST of REPLIES from BOARDS OF GUARDIANS to the following Questions :—

1. (*a*) Whether your Board favour some State provision to the Poor in Old Age distinct from the Poor Law ;
(*b*) Or whether they prefer that the matter of Old Age Insurance should be left to the unassisted action of Friendly Societies and other bodies ?

FOR (a).	AGAINST (a).
ALCESTER.	ABINGDON.
AYLESBURY.	BAKEWELL : (Clerk's opinion.) Unless scheme be general, in which case *for*.
BANBURY.	BLEAN.
BARROW-IN-FURNESS : Must safeguard spirit of independence and thrift among poor. Women 60, men 65, 5*s*. a week minimum.	BRADFIELD.
BARTON REGIS (Bristol).	DOVER.
BASFORD (Nottingham) : Do not insist on distinction from Poor Law.	GUILDFORD.
BERWICK-ON-TWEED.	KENSINGTON (St. Mary Abbott's) : Pensions would be outdoor relief under another name.
BEVERLEY.	LEWES.
BILLESDON.	NEWCASTLE-UNDER-LYME.
BRAINTREE.	NEWHAVEN.
BRISTOL.	NORTHWICH.
CAMELFORD.	NOTTINGHAM : If State Provision involves new set of officials.
CARDIFF.	POPLAR : National Exchequer should provide funds for Boards of Guardians to provide maintenance in old age.
CHAPEL-EN-LE-FRITH.	ST. IVES.
CHESTERFIELD.	
CHESTERTON.	
CHICHESTER : (Clerk's opinion.) To the deserving poor.	
CONGLETON : If scheme would not discourage voluntary effort.	
CRICKLADE AND WOOTTON BASSETT : Favour O.A.P. for *all* aged and deserving poor.	
DEWSBURY.	
DORE (Hereford).	
EASINGWOLD.	
EAST ASHFORD.	
EASTRY (Sandwich) : Consider no practical scheme has yet been suggested.	
EPSOM.	
FAVERSHAM.	
FORDINGBRIDGE.	
GATESHEAD : Provision to take the form of O.A.P.	
GRANTHAM.	
GUILTCROSS (Attleborough).	
GUISBOROUGH.	
HARTLEY WINTNEY (Winchfield).	
HEREFORD : Provision should be under control of Guardians.	
HIGHWORTH AND SWINDON.	
HOLBECK (Leeds).	
HOLBORN.	
HONITON.	

DIGEST of Replies from Boards of Guardians to Questions—*continued.*

FOR (a).	AGAINST (a).
KIRKBY MOORSIDE.	
KNARESBORO'.	
LINCOLN.	
LIVERPOOL.	
LOUTH.	
LUTON.	
LUTTERWORTH.	
MACCLESFIELD.	
MALLING.	
MARKET BOSWORTH.	
MARKET HARBORO'.	
MELTON MOWBRAY.	
MERE.	
MONMOUTH.	
MUTFORD AND LOTHINGLAND (Suffolk).	
NEWARK.	
NEWTOWN AND LLANIDLOES.	
NORTHAMPTON.	
NORWICH.	
RICHMOND (Surrey).	
RUGBY.	
RUTHIN.	
SETTLE.	
SHARDLOW (Derby).	
SOLIHULL : Do not specify "apart from the Poor Law."	
SPALDING.	
STAFFORD.	
ST. ALBANS.	
ST. COLUMB (Major).	
ST. GILES (Camberwell).	
STOCKPORT.	
ST. SAVIOUR'S (Surrey).	
SUNDERLAND : Do not specify "distinct from the Poor Law."	
TAVISTOCK.	
THINGOE (Bury St. Edmunds).	
WARWICK.	
WEST ASHFORD : Must not interfere with action of Friendly or other Societies.	
WHITBY : (Mr. Sewell's opinion.)	
WILLESDEN.	
WILLITON.	
WINCANTON.	
WOLVERHAMPTON.	
WORKSOP.	

The following Unions passed Resolutions favouring principle :—

AMERSHAM :
State aid should be so applied as to encourage poor to provide against old age.

ELLESMERE.

FYLDE :
Must not pauperise or interfere with action of Friendly Societies.

MILTON :
Must not interfere with Poor Law.

PRESCOT :
Scheme must recognise the Friendly Societies.

SAFFRON WALDEN :
Prefer pensions to classification of paupers. Guardians should have power to pay half cost of Annuity.

DIGEST of REPLIES from BOARDS OF GUARDIANS to the following Question :—

2. Whether they would regard favourably a proposal for the State to endow with 5s. a week persons arriving at the age of 65 years on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly or Trade Union Society?

(In regard to this suggestion a roughly drafted Bill, a copy of which accompanies this letter, was submitted for the consideration of the Committee by the Hon. Lionel Holland, M.P., and the Committee invite any criticisms upon it).

FOR.	AGAINST.
ALCESTER.	BRADFIELD: Give several reasons.
AYLESBURY: Principle and also for Bill.	CARDIFF.
BANBURY.	CONGLETON.
BARTON REGIS: Membership of Societies from 40 to 65 an essential condition.	CRICKLADE AND WOOTTON BASSETT: All old people should be eligible.
BERWICK-ON-TWEED.	DEWSBURY.
BILLESDON.	DOVER.
BRAINTREE.	GRANTHAM.
BRISTOL.	GUILTCROSS (Attleborough).
CAMELFORD: "Cordially support."	HONITON.
CHESTERFIELD: Many other forms of thrift might be introduced as essential.	HUNSLET (Leeds): Scheme too complicated to be workable.
CHICHESTER: (Clerk's opinion.)	KEIGHLEY.
DORE (Hereford).	LINCOLN: Difficult for agricultural labourers to pay contributions to Friendly Societies.
EASINGWOLD: Provision must be made for country districts where sound societies have not got lodges.	NEWARK.
EAST ASHFORD.	NEWCASTLE-UNDER-LYME.
EPSOM.	NEWHAVEN: Thinks it impracticable, especially the 40 years payments.
FAVERSHAM: Favours State pension 5s. to persons over 65 unconditionally.	NEWTOWN AND LLANIDLOES.
HARTLEY WINTNEY (Winchfield).	NORTHWICH.
HEREFORD: Guardians to have power to provide pension if Society has failed. Age 60 instead of 65.	NOTTINGHAM.
HOLBORN: Would accept other evidences of thrift.	POPLAR: Totally inadequate.
KIRKBY MOORSIDE.	ST. IVES.
KNARESBORO'.	WILLESDEN: Too exclusive.
LOUTH.	WINCANTON.
LUTON.	WHITECHAPEL: Cannot recommend particular proposals
MACCLESFIELD.	
MALLING: Would give pensions to persons with long records of thrifty conduct.	
MELTON MOWBRAY.	
MERE: Clause 2 of Bill. Suggests 20*l.* a year instead of 40*l.*	
MONMOUTH.	
NORTHAMPTON: Suggest that provision of an annuity might be an alternative condition.	

DIGEST of Replies from Boards of Guardians—*continued.*

FOR.	AGAINST.
NORWICH : Would accept any provision. Strike out "in a Friendly or Trades," &c.	
RICHMOND (Surrey) : If insurance is maintained to 65.	
RUGBY.	
RUTHIN : Without condition of belonging to Friendly Society.	
ST. COLUMB (Major) : Without condition of belonging to Friendly Society.	
ST. GILES' (Camberwell) : Unconditionally to all over 65.	
ST. SAVIOUR'S (Surrey) : At age of 60 and on condition that cost be a special charge on ground values.	
STAFFORD : No condition as to mode of insuring should be enforced.	
STEPNEY : For principle.	
ST. ALBANS.	
STOCKPORT.	
TAVISTOCK : For generally, but suggests alterations in clauses. Limit income to 5*s.* a week for benefit under the Bill.	
WEST ASHFORD : Would not object to 60 years as the age in some cases.	
WHITBY : (Mr. Sewell's opinion.) Only where insurance has been made. Prefers No. 3. In Bill income should be 25*l.* instead of 40*l.*	
WILLITON : "As a step in the right direction." Bill would not reach those for whom provision is most required. Payments out of County Rates will not be approved.	
WORKSOP : In registered Friendly Societies only. Omit Trade Unions.	
WOLVERHAMPTON.	
The following unions passed Resolutions favouring the principle :—	
BISHOP'S STORTFORD.	
WHEATENHURST : Would include those who have saved in a Savings Bank.	

DIGEST of REPLIES from BOARDS of GUARDIANS to the following Question :—

3. Whether they would regard favourably a proposal by which a person who has himself insured in a Society for a pension of 6*l.* 10*s.* per annum from 65 years of age to death shall receive from the State an additional pension of the same amount?

(In regard to this suggestion a Bill was drawn up by Sir James Rankin, Bart., M.P., in 1895, and a copy of the Bill accompanies this letter. The Committee invite any criticisms upon it.)

FOR.	AGAINST.
ALCESTER.	AYLESBURY.
BANBURY.	BRADFIELD : Give several reasons.
BILLESDON.	CARDIFF.
BRISTOL : Provided reasonable limit to amount of income. As alternative to No. 2.	CRICKLADE AND WOOTTON BASSETT.
CAMBERWELL (St. Giles) : If State would give 13*l.* in case of failure of Society.	DOVER.
CHESTERFIELD.	DEWSBURY.
DORE (Hereford).	GUILTCROSS (Attleborough).
EAST ASHFORD.	KEIGHLEY.
EPSOM.	LUTON.
GRANTHAM : Would make pensions of 5*s.* a week subject to certain disqualifications.	NEWARK.
HIGHWORTH AND SWINDON.	NEWCASTLE-UNDER-LYME.
HOLBECK (Leeds) : Would include persons with long membership of Friendly Societies whether possessing annuities or not.	NORTHWICH.
HONITON.	NOTTINGHAM.
KNARESBORO'.	POPLAR : Totally inadequate.
LINCOLN.	ST. IVES.
LOUTH.	ST. ALBANS.
LUTTERWORTH.	WILLESDEN : Too exclusive.
MALLING.	WOLVERHAMPTON.
MARKET BOSWORTH : Limit to persons with incomes not exceeding 40*l.* per annum.	BAKEWELL : Clerk's opinion.
MERE.	WHITECHAPEL : Cannot recommend particular proposal.
MONMOUTH.	
MUTFORD AND LOTHINGLAND (Suffolk) : Men insured in a Friendly Society for more than 40 years should be liberally treated though not in receipt of annuity.	
NEWHAVEN : Would not reach the most necessitous.	
NEWTOWN AND LLANIDLOES.	
NORWICH.	
RICHMOND (Surrey).	
ST. COLUMB (Major).	
ST. SAVIOUR'S (Surrey). At age of 60, but not as alternative to No. 2.	

DIGEST of Replies from Boards of Guardians—*continued.*

FOR.	AGAINST.
STAFFORD.	
STEPNEY : For principle.	
STOCKPORT.	
TAVISTOCK : Limit should be placed on amount of annuity.	
WEST ASHFORD.	
WINCANTON : Limit private means and earnings to 26*l.* a year. State moiety continued to widow.	
WILLITON.	
WHITBY : (Mr. Sewell's opinion).	
CHICHESTER : (Clerk's opinion).	
HOLBORN.	
HEREFORD : If thrift has been exercised in obtaining annuity.	
EASINGWOLD.	
The following Unions have passed Resolutions favouring the principle.	
PRESCOT : Friendly Societies should be recognised.	
WHEATENHURST.	

DIGEST of REPLIES from BOARDS of GUARDIANS to the following Question :—

4. Whether they would regard favourably an alteration in the Poor Law in the direction of classification in favour of persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct on their part ;

As by—

(*a*) Giving authority to the Poor Law Authorities to construct and maintain special infirmaries or old age homes for the aged poor of good character ;

(*b*) Or to pay for the board of such aged persons, with their consent, in voluntary institutions or private families, subject to the inspection of the local Poor Law Authority.

(In regard to this suggestion, a copy is enclosed of the outline of some proposals submitted to the Committee.)

FOR.	AGAINST.
ABINGDON : Express no opinion on methods.	BRADFIELD : Give reasons.
ALCESTER : Express no opinion on methods.	BRISTOL : Provisions of Poor Law are sufficiently wide.
AYLESBURY : Do not go into details.	CHICHESTER : On grounds of expense.—Clerk's opinion.
BAKEWELL : If old age pension scheme cannot be carried.—Clerk's opinion.	CONGLETON : Would involve too great expense.
BANBURY : Express no opinion on (*a*), but favour (*b*).	4 and (*a*) DOVER : Utterly impossible to make suggested distinction.
BARROW-IN-FURNESS : Guardians should have power to declare that out-relief should not deprive of vote. No mention of (*a*) or (*b*).	GRANTHAM.
(*a*) BASFORD (Nottingham) : Should not cause civil disability.	(*a*) and (*b*) GUILTCROSS : Impracticable in country districts.
(*b*) BERWICK-ON-TWEED.	HOLBORN : Difference in treatment of paupers would lead to friction and ill will.
BEVERLEY : Alteration increasing discretion of guardians.	(*a*) HONITON : (*b*) Might work.
(*a*) BILLESDON.	(*b*) KENSINGTON (St. Mary Abbott's) : Boarding out might lead to grave abuses.
(*b*) BRAINTREE.	MONMOUTH : Unworkable and undesirable in a small union.
CAMBERWELL (St. Giles').	NEWTOWN AND LLANIDLOES : Not practicable, although desirable.
CAMELFORD.	NORTHWICH : Classification should be based on character rather than age.
(*a*) and (*b*) CARDIFF : Propose also pensions of at least 5*s.* a week.	(*a*) and (*b*) RICHMOND (Surrey).
CHAPEL-EN-LE-FRITH : For principle. Against (*a*) ; it would necessitate additional officers and heavy expenses. Existing machinery would be sufficient.	ST. IVES : Good conduct in the house should be the only cause of different treatment.
(*b*) CHESTERFIELD : Against (*a*).	TAUNTON : Alteration would encourage the people to rely entirely on the rates.
CHESTERTON : Do not mention (*a*) and (*b*).	WINCANTON.
DEWSBURY.	
DORE (Hereford).	
(*b*) DORKING.	
EASINGWOLD.	
(*b*) EAST ASHFORD.	
FAVERSHAM : Failing system of old age pensions.	
(*b*) GUISBOROUGH.	

DIGEST of Replies from Boards of Guardians—*continued.*

FOR.	AGAINST.
HENLEY : Small majority for methods (*a*) and (*b*).	
HEREFORD : Recommend that the age should be 60 instead of 65.	
HUNSLET (Leeds).	
4 and (*b*) KNARESBORO'.	
LINCOLN.	
LUTON.	
4 and (*b*) LUTTERWORTH : Prefer pensions of 5*s.* a week in such cases.	
(*a*) MACCLESFIELD.	
(*b*) MALLING : (*a*) Not applicable to country district.	
(*b*) MELTON MOWBRAY.	
(*a*) and (*b*) MERE.	
NEWCASTLE-UNDER-LYME : No mention of (*a*) or (*b*).	
NEWHAVEN.	
(*a*) and (*b*) NORTHAMPTON.	
4 & (*a*) & (*b*) NORWICH.	
NOTTINGHAM.	
(*b*) ST. ALBANS : Against (*a*). Favour alteration in direction of classification.	
(*a*) and (*b*) ST. COLUMB (Major).	
ST. SAVIOUR'S (Surrey) : Over 60 years of age.	
STAFFORD : No mention of (*a*) or (*b*).	
(*a*) STEPNEY : Recommend powers of detention being conferred to deal effectually with lazy and profligate.	
STOCKPORT.	
(*a*) TAVISTOCK : Against (*b*).	
WARWICK.	
WEST ASHFORD : (*b*) Should be for a limited period. Workhouses should be utilised in small unions.	
WEST DERBY (Liverpool).	
WHITBY : For (*a*) in unions where workhouse accommodation is insufficient.—Mr. Sewell's opinion.	
4 and (*b*) WILLESDEN.	
(*a*) and (*b*) WILLITON.	
WOLVERHAMPTON.	

The following Unions passed Resolutions favouring the principle :—

BRECKNOCK.

ULVERSTON :
Aged people with a good record should have pension or comfortable home without civil disqualification... Age not to be fixed, but health to be taken into account.

List of Boards of Guardians whose Replies do not express their opinion on the Questions separately.

Favour principle of.	Name of Parish or Union.	Date of Reply.	REMARKS.
	Amersham	18 Jan. 1899	Favour State aid to encourage *all* the poor to make provision against old age. Must be taken up by Government.
	Axminster	20 „ „	A matter for expert evidence. Cite Sir E. Clarke.
2	Bishop Stortford	29 Dec. 1898	Trusts the principles "you advocate" will receive attention of Parliament. No detailed reply.
	Devizes	20 „ „	Matter is best left in hands of Government.
1*a*	Ellesmere	13 Jan. 1899	Reform in direction of Old Age Pensions required, and demands early attention of Parliament.
	Forden, Montgomery	18 „ „	Not sufficient materials to express opinion. Suggests Government supplementing funds of Friendly Societies.
	Kendal	30 Dec. 1898.	Matter should be dealt with by a Government Bill.
	Leigh (Manchester)	23 Jan. 1899	Defers consideration until feasible scheme is produced.
	Whitchurch	9 „ „	Does not consider question ripe for legislation.
	Wolstanton and Burslem ...	18 „ „	Ditto ditto ditto.
4*a*	Brecknock	6 Feb. „	Does not approve of schemes for Old Age Pensions laid before them, but favours proposal to provide homes and maintenance for aged and deserving poor at the cost of the Treasury. No one should receive an Old Age Pension who had not been a member of a certified benefit society for 10 years, or contributed in some other way to a fund for that purpose.
1*a*	Fylde (Kirkham)	23 Jan. „	Favours provision for deserving poor in old age if pensions can be given without pauperising the applicant, or interfering with action of Friendly Societies.
1*a*	Milton (Sittingbourne) ...	11 „ „	Old Age Pensions should not interfere with poor law, and should be paid out of Imperial funds and through the Post Office.
1*a* & 3	Prescot	28 Feb. „	Favours State provision, but any scheme should recognise the Friendly Societies, and be worked in conjunction with them.
1*a*	Saffron Walden...	24 „ „	Prefer Old Age Pensions to classification of paupers. Suggest that guardians should be empowered to pay half cost of annuity of 13*l.* for any applicant.
	Ulverston	7 Jan. „	Think aged people reduced through no fault of their own should have small pensions or comfortable homes provided without civil disqualification. Age not to be fixed, but health to be taken into account. Consider the guardians the most suitable authority to grant these pensions, and that greater part of cost should be borne by the Treasury.
2 & 3	Wheatenhurst	15 Feb. „	Generally approve of Old Age Pensions to members (for term of years) of Benefit Societies or Trade Societies, or those who have paid into a savings bank or insurance office. Cost to be an Imperial charge.
	Whitby	11 „ „	Guardians prefer to let matter slide. Mr. Sewell sends replies to questions. *See* Summary, No. 97.
2 & 3	Whitechapel	16 Jan. „	No recommendations to offer, but are against the proposals on general questions.

List of Boards of Guardians whose Replies do not express their opinion on the Questions.

Name of Parish or Union.	Date of Reply.	REMARKS.
Atcham, Shrewsbury	24 Dec. 1898	No opinion.
Church Stretton	6 Jan. 1899	ditto.
Great Ouseburn	22 Dec. 1898	ditto.
Pershore	20 „ „	No opinion. Laid on Table.
Ripon	24 „ „	ditto.
St. Giles-in-Fields	21 „ „	ditto.
Stamford	24 „ „	No opinion. Leave to the Committee.
Stockton-on-Tees	28 „ „	ditto.
Towcester...	22 „ „	ditto.
Ticehurst (Sussex)	17 Feb. 1899	Cannot express definite opinion in absence of statistics.
Durham	15 „ „	Not prepared to make recommendation at present.
Lambeth	28 Mar. „	Have not sufficient information to form opinion.
St. Olave's (Bermondsey)	27 Jan. „	Acknowledge receipt.
Wem	30 Dec 1898	No opinion. Requires further time for consideration.
Paddington	23 Feb. 1899	Board accepts conclusion arrived at by Committee on Old Age Pensions, *e.g.*, none of the schemes attain the objects in view, and they are unable to devise alternative.
Bakewell	2 Jan. „	No action taken. Clerk replies to questions—is against 1, 3, and 4 for 2. Makes suggestions for finding money. *See* General Summary (No. 95).
Fulham	23 Dec. 1898	Referred to Relief Committee for consideration and Report.
Halifax	30 „ „	Referred to General Purposes Committee.
Lewisham...	6 Jan. „	Promise to consider.
Driffield	17 Mar. „	For enlargement of guardians' powers in lieu of proposed pension.
Evesham	17 „ „	Generally favourable to a pension scheme.
South Shields	19 „ „	Generally favourable to a pension scheme.
Great Grimsby	30 „ „	(1.) Favour a universal pension scheme of 5*s.* at age of 65 (2.) Against Sir J. Rankin's proposal of "contributed' pension equal to sum insured. (3.) For alteration of Poor Law to allow classification of poor.
Halifax	23 „ „	(1.) For a universal pension scheme of 5*s.* at age of 65. (*a.*) To be paid through a special Committee of Poor Law Guardians. (*b.*) A special officer. (2.) To be provided by Imperial taxation. (3.) Forfeiture of pension under certain circumstances.

PARLIAMENTARY COMMITTEE ON OLD AGE PENSIONS.

Laurence Hardy, Esq., M.P., Chairman.
Sir James Rankin, Bart., M.P., Hon. Treasurer.
Hon. Lionel Holland, M.P., Hon. Secretary.

Dear Sir, 19, Buckingham Street, Strand, London, W.C.

A LARGE number of members of the House of Commons joined at the close of the last Session of Parliament in a Memorial to the Government, expressing a sense of the importance of the question of Old Age Pensions being dealt with. Subsequently a Committee was formed of these members to take such steps as they might think expedient during the present Parliamentary recess to promote the consideration of the subject.

The Committee are naturally anxious to obtain the views of members of Friendly and Trades Union Societies and their lodges, and would feel favoured if you were able to give them any information on these points:—

1. (*a*) Whether the majority of your members favour some State provision to the poor in Old Age distinct from the Poor Law;

(*b*) Or whether they prefer that the matter of Old Age Insurance should be left to the unassisted action of Friendly Societies and other bodies?

2. Whether they would regard favourably a proposal for the State to endow with 5*s.* a week persons arriving at the age of 65 years on condition that they had insured against sickness and funeral expenses for a certain period to a Friendly or Trade Union Society?

(In regard to this suggestion a roughly drafted Bill, a copy of which accompanies this letter, was submitted for the consideration of the Committee by the Hon. Lionel Holland, M.P., and the Committee, whilst expressing no opinion upon the provisions of this Bill, invite any criticisms upon it: especially—

Whether it is already provided by the rules of your Society, or whether the members would consent so to have the rules altered as to provide (*a*) a benefit of not less than 7*s.* 6*d.* a week for the first fourteen weeks of illness; (*b*) that the funds for meeting sickness claims shall not be applied to any other purpose; (*c*) that the Society should only be dissolved by the consent of its members?)

3. Whether they would regard favourably a proposal by which a person who has himself insured in a Society for a pension of 6*l.* 10*s.* per annum, from 65 years of age to death, shall receive from the State an additional pension of the same amount?

(In regard to this suggestion a Bill was drawn up by Sir James Rankin, Bart., M.P., in 1895, and a copy of the Bill accompanies this letter. The Committee, while again wishing to express no opinion upon the Bill, invite any criticisms upon it: especially—

Whether the Society would be willing to submit to such a measure of State control and supervision over its investments and administration as it has been suggested, in criticism of this proposal, is necessary to insure the ability to provide permanently for the payment of its quota of the Old Age pensions of its members?)

4. Whether they would regard favourably an alteration in the Poor Law, which has been suggested to the Committee, in the direction of classification in favour of persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct on their part:—

As by

(*a*) Giving authority to the Poor Law Authorities to construct and maintain special infirmaries or old age homes for the aged poor of good character;

(*b*) Or to pay for the board of such aged persons, with their consent, in voluntary institutions or private families, subject to the inspection of the local Poor Law Authority?

It would be of great service to the Committee should you be able to give them some idea as to the views of the members of your Society on these points.

Replies from Friendly Societies and Trades Unions.

REPLIES from FRIENDLY SOCIETIES and TRADES UNIONS.

Consecutive Number.	NAME OF SOCIETY.	Membership.	1. (a). State provision to poor in Old Age distinct from Poor Law. (b). Left to unassisted action of Friendly Societies and other bodies.	2. State to endow with 5s. a week persons arriving at age of 65 years, on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly or Trades Union Society.	Does Society provide or would members consent to alter rules to provide— (a). 7s. 6d. a week for 14 weeks. (b). Sick funds not to be applied for other purposes. (c). Society only to be dissolved by consent of its members.		
					Sick Pay (a).	Sick Funds (b).	Dissolution of Society (c).
1	Amalgamated Edge Tool Trade Protection and Death Society, Wednesbury.	—	For (a). Against (b)..	For. Prefer age 50 in- instead of 65.	—	—	—
2	Associated Society of Locomotive Engineers, and Firemen, No. 75, Trowbridge.	—	For (a)	.. ..	Provides 7s. 6d. at age of 60, or 5s. if disabled before that age.	—	—
3	Bridge Inn Male and Female Sick and Burial Society, Rochdale.	—	.. ..	.. ..	.. .. ..	.. .. ..	.. ..
4	Card and Blowing Room Operatives Association, Mossley.	—	For (a)	For. Age limit too high. For us could not exceed 55, as trade is unhealthy.	—	—	—
5	Heavy Woollen District Trades and Labour Council.	—	For (a)	Against. Would debar most women.	.. .. ..	.. .. ..	.. ..
6	Huddersfield and Dewsbury Power Loom Tuners Mutual Improvement Association.	—	For (a). Against (b)	.. ..	.. .. ..	.. .. ..	.. ..
7	Kingsthorpe Equitable Friendly Society.	—	For (a)	.. ..	.. .. ..	.. .. ..	.. ..
8	Loyal Tradesmen's Glory Lodge, Necton.	—	Against (a).	—	—	—	—
9	Male Adult Provident Institution, Birmingham.	—	For (a)	For. Would lead young men to join friendly societies.	—	—	—
10	National Amalgamated Union of Labour, Newcastle-on-Tyne.	—	For (a)	Against..	.. .. ..	.. .. ..	.. ..
11	National Deposit Friendly Society, Stockton-on-Tees.	—	For (a). Against (b)..	For. Suggest insurance in life office as alternative condition.	.. .. "Already provided for."		.. ..
12	National Deposit Friendly Society, Chertsey.	—	For (a). Against (b)..	For	Amount depends on deposits.	Would agree	Would agree
13	National Deposit Friendly Society, Weybridge.	—	For (a). Against (b)..	For. State pension necessary for those who have insured against sickness.	—	—	—
14	Northern United Enginemen's Association, Newcastle-on-Tyne.	—	For. Pension should be 7s. a week.	Against	Provides 10s. for 13 weeks, or 6s. for 13 weeks. Funds quite separate from others.	Sick funds are distinct and cannot be used for trade purposes.	Five-sixths of members are necessary.
15	Operative Cotton Spinners' Society, Preston.	—	For (a). Against (b)..	Against	.. .. ..	.. .. ..	.. ..
16	Shipley Fire-Brick Works Friendly Society.	—	For (a). Against (b)..	For	Provides 10s. a week.	.. .. ..	Does provide
17	Standish District Miners' Association, near Wigan.	—	For (a)	.. ..	.. .. ..	.. .. ..	.. ..
18	Taunton Friendly Societies Meeting of Officers, 20th January 1869.	—	For (a)	Against	.. .. ..	.. .. ..	.. ..
19	Trades' Council, Rochdale ..	—	For (a). Against (b)..	Against	.. .. ..	.. .. ..	.. ..
	TRADES UNIONS.						
20	Amalgamated Association of Pressmen.	—	For (a)	For	.. .. ..	.. .. ..	.. ..
21	London Clothiers' Cutters' Trade Union.	—	For (a)	—	—	—	—

REPLIES from FRIENDLY SOCIETIES and TRADES UNIONS.

3. Should a person insured in a Society for 6*l.* 10*s.*, from 65 to death, receive from the State an additional pension of the same amount.	Would society submit to State control over its investments and administration to ensure permanent payment of its quota of Old Age Pensions.	4. Alteration of Poor Law in favour of aged poor. (*a*) By special infirmaries or Old Age Homes. (*b*) By payment for board.	REMARKS.
—	—	—	—
—	—	—	—
.. ..	Against any system of supervision.	—	—
—	—	—	—
.. ..	.. ..	.. ..	Think age should be 60, pension 5*s.* a week, and not confined to members of friendly societies.
.. ..	.. ..	.. ..	Pension should be paid unconditionally.
.. ..	.. ..	For 4 and (*a*) and (*b*)	Pension should be for all over 65, whether members of friendly societies or not.
—	—	—	—
—	—	—	—
.. ..	.. ..	For (*a*)	Age should be 60 instead of 65. No condition to qualify for pension except good character.
For	Not unless Government takes over all sick societies and funds.	For (*a*) and (*b*). Not in place of pension scheme.	—
For	No	Against (*a*) and (*b*) ..	Amount of sick benefit depends on deposits.
—	—	—	—
Against	Strongly opposed to State interference with internal affair of friendly society.	Against (*a*)	Age should be 60 years for males and 65 for females. Pension should be apart from any benefit derived from friendly society, provided such income did not exceed 12*s.* a week.
Against	.. ..	Against.	—
Neutral	.. ..	For (*b*).	—
For.	—	—	—
Against	.. ..	.. ..	Some authority other than Poor Law officials should have power to pay pensions or maintain special homes for aged poor of good character.
For	.. ..	For. But not as a substitute for Old Age Pension.	In favour of pension of 5*s.* a week unconditionally.
.. ..	.. ..	For.	—
—	—	—	—

REPLIES from Friendly Societies and Trades Unions—*continued.*

Consecutive Number.	NAME OF SOCIETY.	Membership.	1. (*a*) State provision to poor in Old Age distinct from Poor Law. (*b*) Left to unassisted action of Friendly Societies and other bodies.	2. State to endow with 5*s.* a week persons arriving at age of 65 years on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly or Trades Union Society.	Does Society provide or would members consent to alter rules to provide— (*a*). 7*s.* 6*d.* per week for 14 weeks. (*b*). Sick funds not to be applied for other purposes. (*c*). Society only to be dissolved by consent of its members.		
					Sick Pay (*a*).	Sick Funds (*b*).	Dissolution of Society (*c*).
	ANCIENT ORDER OF FORESTERS.						
22	Executive Council, Cardiff ..	—	.. ..	.. ..	.. .. ..	.. .. ..	.. ..
23	Court Peabody, 5474, Barrow-in-Furness.	—	For (*a*)	.. ..	.. .. ..	.. .. ..	.. ..
24	Court Cowley, Chertsey ..	—	For (*a*). Against (*b*)	For	.. .. ..	.. .. ..	.. ..
25	No. 2568, Poplar	170	For (*a*)	.. ..	.. .. ..	.. .. ..	.. ..
26	Portsmouth District	—	.. ..	.. ..	.. .. ..	.. .. ..	.. ..
27	Court Runnymeade, Egham ..	—	For (*a*)	.. ..	.. .. ..	.. .. ..	.. ..
28	Court Thetford Oak, No. 3017, Thetford.	—	For (*a*)	For. As a step towards a general pension scheme.	—	—	—
29	Court Victoria's Pride, No. 2649	—	For (*a*)	—	—	—	—
	IMPROVED INDEPENDENT ORDER OF ODDFELLOWS.						
30	Executive Council Unity, London, Camberwell.	8,000	Are not in a position to answer question.	.. ..	12*s.* to 20*s.* per week is paid.	.. .. ..	.. ..
	INDEPENDENT ORDER OF ODDFELLOWS.						
31	Loyal Burney Lodge, Manchester Unity, Barton Bendish.	—	For (*a*)	For.	—	—	—
32	Princess Royal Lodge, Downham Market.	—	For (*a*). Against (*b*). In agricultural districts members cannot provide superannuation benefits.	For	Provides 10*s.* a week for 52 weeks.	Does provide	Does provide.
33	Magna Charta, Egham	—	.. ..	.. ..	.. .. ..	.. .. ..	.. ..
34	Royal Victoria Lodge, Camberley.	—	Against	Against. Bill as drafted no use to us. Minimum rate of sick pay 6*s.* 3*d.* per week.	.. .. "Already provided for."		.. ..
35	No. 696, Portsmouth District ..	—	For (*a*). Against (*b*)	For. Age should be 60 instead of 65.	.. .. ..	Would agree	.. ..
36	Stockton-on-Tees	—	For (*b*). Against (*a*)	.. ..	.. .. ..	.. .. ..	.. ..
37	St. Anne's Lodge, Chertsey ..	—	For (*a*). Against (*b*)	For	.. .. "Already provided for."		.. ..
38	Manchester Unity, Wilton ..	—	For (*a*)	For	Gives full pay for six months and half-pay for as long as illness lasts.	Provides ..	.. ..

REPLIES from Friendly Societies and Trades Unions—*continued.*

3. Should a person insured in a Society for 6*l.* 10*s.*, from 65 to death, receive from the State an additional pension of the same amount.	Would Society submit to State control over its investments and administration to ensure permanent payment of its quota of Old Age Pensions.	4. Alteration of Poor Law in favour of Aged Poor. (*a*). By special infirmaries or Old Age Homes. (*b*). By payment for board.	REMARKS.
.. ..	"Would resent and oppose."	.. ..	Sends copy of resolution by High Court. Resolutions in favour of Old Age Pensions were lost at the High Court meetings in 1896-97. At Chester in 1898, resolution was carried by 305 votes to 17. Order provides Old Age benefit for its members, non-members must be left to others. Report of meeting at Chester. *See* Friendly Societies Recorder, 20th August 1898.
.. ..	.. ..	For	Has superannuation fund in connection with Order, but members do not readily take to it. New members do not care to pay for what appears to be a problematic benefit, 5*s.* at 65. Secretary thinks new members should be obliged to buy an annuity. Old Age Pensions only to be given to those who make effort to do so. Difficult for members (labouring class) to do this.
For	Yes	.. ..	Idea of Bill very good, conditions strictly fair, but would need a very large sum of money.
.. ..	.. ..	.. ..	Resolution: Time has arrived for immediate institution of State system of Old Age Pensions for necessitous poor of both sexes.
.. ..	.. ..	.. ..	Prefers to follow leaders of Order in this matter. Secretary thinks matter should be treated by Government, irrespective of friendly and other societies. Cannot give time and attention to such matters.
.. ..	.. ..	.. ..	Favour Old Age Pensions, but cannot say which Bill they prefer.
—	—	—	—
—	—	—	—
.. ..	"Strongly object." ..	.. ..	Old Age Pension should be entirely under control of State or of friendly societies concerning their own members. Secretary sends personal opinion on the question. Thinks members are inclined to shelve Old Age Pensions question.
—	—	—	—
For. As alternative to (2).	Yes. "Would welcome a measure of State control."	For (*b*).	—
.. ..	.. ..	For (*a*) and (*b*).	—
Against	No.	—	—
For. Age should be 60 instead of 65.	No	Against (*a*). For (*b*).	—
.. ..	.. ..	.. ..	"When question is solved it will be by a member or members of one of our noble societies."
Against..	No	Against (*a*) and (*b*).	—
For	Objects..	For (4).	—

ANALYSIS of REPLIES by FRIENDLY SOCIETIES and TRADES UNIONS to the following Questions:—

1. (*a*) Whether the majority of your members favour some State provision to the poor in Old Age distinct from the Poor Law?

(*b*) Or whether they prefer that the matter of Old Age Insurance should be left to the unassisted action of Friendly Societies and other bodies?

FOR (*a*)	AGAINST (*a*)
AMALGAMATED EDGE TOOL TRADE PROTECTION AND DEATH SOCIETY (Wednesbury).	LOYAL TRADESMEN'S GLORY LODGE (Necton).
ASSOCIATED SOCIETY OF LOCOMOTIVE ENGINEERS AND FIREMEN, No. 75 (Trowbridge).	INDEPENDENT ORDER OF ODD FELLOWS, Royal Victoria Lodge (Camberley).
CARD AND BLOWING ROOM OPERATIVES' ASSOCIATION (Mossley).	Do. (Stockton-on-Tees).
HEAVY WOOLLEN DISTRICT TRADES AND LABOUR COUNCIL.	
HUDDERSFIELD AND DEWSBURY POWER LOOM TUNERS' MUTUAL IMPROVEMENT ASSOCIATION.	
KINGSTHORPE EQUITABLE FRIENDLY SOCIETY.	
MALE ADULT PROVIDENT INSTITUTION (Birmingham).	
NATIONAL AMALGAMATED UNION OF LABOUR (Newcastle-on-Tyne).	
NATIONAL DEPOSIT FRIENDLY SOCIETY (Stockton-on-Tees).	
NATIONAL DEPOSIT FRIENDLY SOCIETY (Chertsey).	
Do. do. (Weybridge).	
NORTHERN UNITED ENGINEMEN'S ASSOCIATION (Newcastle-on-Tyne): Pension should be 7*s*. a week.	
OPERATIVE COTTON SPINNERS' SOCIETY (PRESTON).	
SHIPLEY FIRE-BRICK WORKS FRIENDLY SOCIETY.	
STANDISH DISTRICT MINERS' ASSOCIATION (near Wigan).	
TAUNTON FRIENDLY SOCIETIES (Meeting of Officers).	
TRADES COUNCIL (Rochdale).	
AMALGAMATED ASSOCIATION OF PRESSMEN.	
LONDON CLOTHIERS' CUTTERS' TRADE UNION.	
ANCIENT ORDER OF FORESTERS, Court Peabody, No. 5474 (Barrow-in-Furness).	
Do. Court Cowley (Chertsey).	
Do. No. 2508 (Poplar).	
Do. Court Runnymeade (Egham).	
Do. Court Thetford Oak (Thetford), No. 3017.	
Do. Court Victoria's Pride, No. 2640.	
INDEPENDENT ORDER OF ODDFELLOWS, Loyal Burney Lodge (M.U.) (Barton Bendish).	
Do. Princes Royal Lodge (Downham Market): In Agricultural districts members cannot provide superannuation benefits.	
Do. No. 696, PORTSMOUTH DISTRICT: Age should be 60 instead of 65.	
Do. ST. ANNE'S LODGE (Chertsey).	
Do. (Wilton).	

ANALYSIS of REPLIES by FRIENDLY SOCIETIES and TRADES UNIONS to the following Question :—

2. Whether they would regard favourably a proposal for the State to endow with 5*s.* a week persons arriving at the age of 65 years on condition that they had insured against sickness and funeral expenses for a certain period in a Friendly or Trade Union Society?

(In regard to this suggestion a roughly drafted Bill, a copy of which accompanies this letter, was submitted for the consideration of the Committee by the Hon. Lionel Holland, M.P., and the Committee, whilst expressing no opinion upon the provisions of this Bill, invite any criticisms upon it : especially—

Whether it is already provided by the rules of your Society, or whether the members would consent so to have the rules altered as to provide : (*a*) a benefit of not less than 7*s.* 6*d.* a week for the first fourteen weeks of illness ; (*b*) that the funds for meeting sickness claims shall not be applied to any other purpose ; (*c*) that the Society should only be dissolved by the consent of its members?)

FOR.	AGAINST.
AMALGAMATED EDGE TOOL TRADE PROTECTION AND DEATH SOCIETY (Wednesbury) : Prefer age to be 60 instead of 65.	NATIONAL AMALGAMATED UNION OF LABOUR (Newcastle-on-Tyne).
CARD AND BLOWING ROOM OPERATIVES' ASSOCIATION (Mossley) : Age limit too high ; for them should not exceed 55 years, as trade is unhealthy.	NORTHERN UNITED ENGINEMEN'S ASSOCIATION (Newcastle-on-Tyne).
MALE ADULTS PROVIDENT INSTITUTION (Birmingham): Would lead young men to join friendly societies.	OPERATIVE COTTON SPINNERS' SOCIETY (Preston).
NATIONAL DEPOSIT FRIENDLY SOCIETY (Stockton-on-Tees Branch) : Suggests insurance in life office as alternative condition.	INDEPENDENT ORDER OF ODDFELLOWS, Royal Victoria Lodge (Camberley) : Bill, as drafted, no use to us. Minimum rate of sick pay 6*s.* 3*d* per week.
NATIONAL DEPOSIT FRIENDLY SOCIETY (Weybridge Branch) : State pension necessary for those who have insured against sickness.	
NATIONAL DEPOSIT FRIENDLY SOCIETY (Chertsey Branch).	
AMALGAMATED ASSOCIATION OF PRESSMEN.	

ANALYSIS of REPLIES of FRIENDLY SOCIETIES and TRADES UNIONS to the following Question :—

3. Whether they would regard favourably a proposal by which a person who has himself insured in a Society for a pension of 6*l.* 10*s.* per annum, from 65 years of age to death, shall receive from the State an additional pension of the same amount?

(In regard to this suggestion a Bill was drawn up by Sir James Rankin, Bart., M.P., in 1895, and a copy of the Bill accompanies this letter. The Committee, while again wishing to express no opinion upon the Bill, invite any criticisms upon it : especially—

Whether the Society would be willing to submit to such a measure of State control and supervision over its investments and administration as it has been suggested, in criticism of this proposal, is necessary to insure the ability to provide permanently for the payment of its quota of the Old Age pensions of its members?)

FOR.	AGAINST.
NATIONAL DEPOSIT FRIENDLY SOCIETY (Stockton-on-Tees) : Would not accept State control unless Government takes over all sick societies and funds.	NORTHERN UNITED ENGINEMEN'S ASSOCIATION (Newcastle-on-Tyne) : Strongly opposed to State interference with internal affairs of friendly society.
STANDISH DISTRICT MINERS' ASSOCIATION (near Wigan).	OPERATIVE COTTON SPINNERS' SOCIETY (Preston).
TRADES COUNCIL (Rochdale).	TAUNTON FRIENDLY SOCIETIES : Meeting of Officers.
NATIONAL DEPOSIT FRIENDLY SOCIETY (Chertsey) : Would not submit to State control.	INDEPENDENT ORDER OF ODDFELLOWS, Royal Victoria Lodge (Camberley) : Would not submit to State control.
INDEPENDENT ORDER OF ODDFELLOWS, Princess Royal Lodge : As alternative to 2 (Downham Market). Society provides 10*s.* a week for 52 weeks. Will welcome a measure of State control.	Ditto - ditto - St. Anne's Lodge (Chertsey).
No. 696 (Portsmouth District). Would not submit to State control.	
ANCIENT ORDER OF FORESTERS, Court Cowley (Chertsey). Would submit to State control.	
INDEPENDENT ORDER OF ODDFELLOWS (Wilton) : Objects to State control.	

ANALYSIS of REPLIES of FRIENDLY SOCIETIES and TRADES UNIONS to the following Question:—

4. Whether they would regard favourably an alteration in the Poor Law, which has been suggested to the Committee, in the direction of classification in favour of persons over 65 years of age who have been reduced to destitution without immoral or unworthy conduct on their part:—

As by—

(*a*) Giving authority to the Poor Law Authorities to construct and maintain special infirmaries or old age homes for the aged poor of good character;

(*b*) Or to pay for the board of such aged persons, with their consent, in voluntary institutions or private families, subject to the inspection of the local Poor Law Authority?

FOR.	AGAINST.
(*a*) and (*b*) KINGSTHORPE EQUITABLE FRIENDLY SOCIETY.	(*a*) and (*b*) NATIONAL DEPOSIT FRIENDLY SOCIETY (Chertsey).
(*a*) NATIONAL AMALGAMATED UNION OF LABOUR (Newcastle-on-Tyne).	(*a*) NORTHERN UNITED ENGINEMEN'S ASSOCIATION (Newcastle-on-Tyne).
(*a*) and (*b*) NATIONAL DEPOSIT FRIENDLY SOCIETY (Stockton-on-Tees Branch): But not in place of pension scheme.	OPERATIVE COTTON SPINNERS' SOCIETY (Preston).
(*b*) SHIPLEY FIRE-BRICK WORKS FRIENDLY SOCIETY.	ODDFELLOWS, INDEPENDENT ORDER OF, MANCHESTER UNITY: (*a*) Portsmouth District, 696.
(*b*) STANDISH DISTRICT MINERS' ASSOCIATION (Standish, near Wigan).	(*a*) and (*b*) St. Anne's Lodge (Chertsey).
TRADES COUNCIL (Rochdale): But not as substitute for old age pensions.	
AMALGAMATED ASSOCIATION OF PRESSMEN.	
FORESTERS, ANCIENT ORDER OF: Court Peabody, 5474 (Barrow in-Furness).	
ODDFELLOWS, INDEPENDENT ORDER OF, MANCHESTER UNITY: (*b*) Princess Royal Lodge (Downham Market).	
(*a*) and (*b*) Magna Charta.	
(*b*) Portsmouth District, 696.	
(Wilton).	

No. 124.

APPENDIX, No. 2.

PAPER handed in by Sir *Henry Longley*.

APPLICATION OF DOLE CHARITIES TO PENSIONS AND NURSING, &c.

EXTRACT from FORTIETH REPORT of CHARITY COMMISSIONERS (for 1892).

* * * * * * * * * * *

Necessity for improved administration of *Dole Charities.*

(16.) It may be stated with some confidence that there is no point, within the range of the jurisdiction of our Board, towards which our attention is more generally and more constantly directed, in framing Schemes for the improved administration of Charitable Endowments, than to the improved application of funds distributed in precarious and isolated gifts to the poor, whether in money or in kind—in other words, in "Doles." It is not within our present purpose to insist upon the mischief and waste incident to this form of eleemosynary gift. This topic has been the subject of frequent observation in our previous Reports;* and at the present day it has come to be one upon which, in the abstract at least, public opinion is all but unanimous. It will be sufficient here to note some indications of authoritative opinion adverse to the distribution of Doles. Of this opinion an instance is furnished by the inclusion of Doles in the list of purposes enumerated in Section 30 of the Endowed Schools Act, 1869 (32 & 33 Vict. c. 56), from which endowments are by that enactment authorised to be diverted to educational objects. Again, it is to endowments applied in Doles that the provisions of the Allotments Extension Act, 1882 (45 & 46 Vict. c. 80), Section 4, are exclusively directed. The Select Committee of the House of Commons, which reported in the year 1884 upon the working of the Charitable Trusts Acts, dwelt at length, and in terms of approval, upon the steps taken by our Board to bring about an improved administration of Charitable endowments applied to Doles. But no statement of the tendency of authority in this direction would be complete without a reference to the weighty and emphatic condemnation of Doles by the late Sir G. Jessel, when Master of the Rolls, in his Judgment in the case of the Campden Charities at Kensington (Law Reports, 18 Ch. Div., p. 310), some account of which is given in our 29th Report (for 1881), pages 9, 10.

Judgment of the late Sir George Jessel.

Changes of circumstances necessitate new provisions.

(17.) Following the example set in more recent times by the Court of Chancery, and fortified by the high authority of this Judgment, we have, for many years past, made it our first object, in framing *cy-pres* Schemes for Dole Charities, to prescribe such an application of their funds as may tend, in some degree, to confer real and lasting benefits upon the poor, consistently with a due regard for the main intention of the founders of those Charities. We conceive, and in this view we have the support of the highest authority, that the particular directions of a founder, for the distribution of funds in the form of Doles, are but means to the general end of benefiting the class of poor sought to be helped; and that subsequent changes (to use the language of Sir G. Jessel in the course of the above-mentioned Judgment) in the value of the endowments, in the circumstances of the locality within, or of the population for the benefit of which, the Charity is administered, in the times, in the habits of society, or in the ideas or practices of men, are sufficient to justify the substitution of other and improved means for the attainment of the object proposed.

Two-fold object of these new provisions, viz.:—(*a.*) Encouragement of providence and thrift; (*b.*) Aid in times of special need.

(18.) In framing Schemes providing for an improved administration of Dole Charities, we have endeavoured to keep in view a two-fold object; *first*, the encouragement among the poor of habits of providence, thrift, and self-help; and *secondly*, the concentration of these endowments upon assistance to the poor, at the times of their special and certain need, namely, in sickness and in old age. We have sought to secure the first of these objects by authorising the application of Dole funds in aid of provident associations for the benefit of the poor, as well as directly in augmentation of their sufficiently secured savings. This object has also, we believe, been furthered by provisions restricting certain definite and recurrent forms of relief, such as payments to Almspeople and Pensioners, to those who for a fixed period antecedent to the grant of aid have not been in receipt of Poor-Law Relief. In this particular we have again followed the example of the Court of Chancery, which by some of its Schemes, has gone so far as to constitute any previous receipt of Poor-Law Relief a disqualification for participation in permanent benefit from an eleemosynary Charity.

Provisions for encouraging providence.

Provisions for aid in sickness.

(19.) In our endeavours to restrict the benefit of Dole Charities, as far as may be, to need caused by sickness and old age, besides making the provisions already referred to for assistance to provident clubs (in which sick clubs are of course included), we have dealt with the case of sickness, by authorising contributions to the support of Hospitals, whether general or special, or of Dispensaries, by making provision for the establishment and maintenance of Cottage Hospitals, and by sanctioning payments for the maintenance of Parish Nurses, or for providing nursing assistance to the poor in other ways.

And especially for supply of Nurses.

(20.) Before passing to the question of the application of Doles toward need caused by old age, it may be well to mention, in connection with aid rendered in sickness, that our experience shows that no form of relief is more readily appreciated and welcomed as a substitute for Doles, than their application to the supply of Nurses for the poor. We have reason to believe that the application of Dole funds to this purpose, so far as we have been able hitherto to promote it, has been the means of rendering valuable aid to the voluntary efforts, now widely made throughout the country, to supply the poor with the help of Nurses in sickness. It is obvious that the permanence, which attaches to aid so rendered by the funds of an endowed Charity, must render it specially effective as a help to the efforts in this direction of private Charity. In view of the difficulties and opposition which so constantly beset our efforts to improve the application of Dole Charities, it is satisfactory to find that the efforts which we are thus able to make, in the line of least resistance, are productive of real and lasting benefit to the poor.

* 16th Report, pp. 5 and 6; 20th Report, p. 6; 23rd Report, p. 5.

Provisions for aid in old age.

(21.) The subject of aid to those of the poor who are incapacitated by old age from maintaining themselves, is one to which public attention has of late been so largely directed that it will not be out of place to review the course which, for many years past, we have followed in promoting the application of the funds of eleemosynary Charities to this necessary head of relief. It is almost exclusively in the case of the poor disabled by age that the strict administration of the Poor Law, essential as it is to the ultimate security of the State, is felt to work, in certain cases, an undeserved hardship. Opinions differ, and will continue to differ, as to the degree in which this hardship actually prevails; but its existence, in some measure or other, is not denied by the advocates of Poor Law administration in its most rigid form. Here, again, the permanence of Endowed Charities has rendered them specially effective in meeting, in the interests alike of the State and of the poor, this particular want. There can be no doubt that much has been done in the past to relieve the deserving poor in old age, both by the endowed Almshouses with which, through the liberality of founders, urban and rural districts have been abundantly though unequally furnished, and also by the far more rare endowments originally applicable to the supply of what may be termed outdoor stipends or Pensions. Pensions of this nature have for some time past been multiplied by the application to that purpose, by Schemes established by the Court of Chancery and in later times by our Board, of the funds of Almshouse Charities not required either to meet the original objects of the foundation or for the supply, where expedient, of additional Almshouse accommodation. The proceeds of the sale of insufficiently endowed Almshouses have also been in some cases applied to the same purpose.

Almshouses and Pensions.

Comparative advantages of Almshouses and Pensions.

(22.) These two forms of relief, namely, Almshouses and Pensions, are well fitted to meet the needs of the poor in old age; and it is unnecessary here to enter further into the question of their comparative advantage, than to say that while, on the one hand, an Almshouse, in which proper supervision and attendance are available, seems to be best fitted for the relief of those who have no relatives capable of rendering them assistance, or who are wholly disabled, relief by means of pensions, on the other hand, gives more scope for the care of the aged poor by their families, and for enforcing those obligations to contribute to the support of relatives, the fulfilment of which is an obvious condition of all relief.

Almshouses should be sufficiently endowed.

(23.) It is to be noted, however, that the foregoing observations apply only to sufficiently endowed Almshouses. In many rural Parishes, cottages for the most part in a state of dilapidation, if not almost of ruin, bear the name of Almshouses, though no funds are attached to them for the payment of stipends to the inmates, or even for the repair of the fabric. To place one of the aged poor in such a house, and, as is most commonly the case, without ensuring the supply, from whatever source, of an adequate maintenance, would seem to be to give the inmate some authority for living on precarious alms, and to stereotype a condition which it should be the object of the Poor Law and of Endowed Charity to improve, by the supply of an adequate and fixed maintenance from the one or the other.

Application of Doles to educational purposes.

(24.) Prior to the passing of the Endowed Schools Act, 1869, public attention had not been specially directed to the application, on any general principle, of Dole funds, to purposes of greater benefit to the poor. It has already been mentioned that, by Section 30 of that Act, funds, applicable, among other purposes, to the distribution of Doles in money or in kind, were made capable, under certain conditions, of diversion to educational purposes. In 1874 the jurisdiction conferred by the Endowed Schools Acts was transferred to our Board. At an early period in the course of the exercise by us of that jurisdiction, we formed the opinion that the mischief incident to the distribution of Doles might be still further diminished, and substantial benefit conferred upon the poor, if powers, similar to those thus given in respect of educational purposes, were conferred upon us for the appropriation of Dole Charities to other purposes, differing, in most cases less widely, and in no cases more widely, from those of their foundation than the educational purposes contemplated by the Endowed Schools Acts.

Recommendation of Twenty-third Report for extension of this application to non-educational purposes.

(25.) It was in these circumstances that we reported as follows to Your Majesty in page 5 of our Twenty-third Report (for 1875):—"By virtue of the powers conferred upon them by the Endowed Schools Act, 1869, the "Commissioners can, with the consent of the Trustees, apply endowments of this kind" (that is, Dole Charities) "to the purposes of education; but with this exception, they have at present no powers which would enable them to "meet the wishes of any locality for a more advantageous disposal of funds so often found to be useless and even "mischievous in their present mode of application. Great advantage would often arise from the exercise of such "powers, by means of which, without so complete a change in the objects of the trust as is involved in the devotion "of the funds wholly to education, useless or mischievous Dole Charities might be utilised for objects conducive to "the material and moral well being of the poor."

Provisions for giving effect to this recommendation introduced into Bills in Parliament.

(26.) It was in pursuance of the suggestion thus made, that there was inserted in a Bill for the amendment of the Charitable Trusts Acts, introduced into Parliament in 1878 by the Government of the day, a clause providing for the application of Dole funds to improved eleemosynary purposes, including the establishment of Pensions. This clause was repeated in similar Bills introduced in the years 1881 and 1883. None of these Bills, however, passed into law, and we therefore deemed it to be our duty to use every effort, within the narrower limits of our powers of establishing *cy-pres* Schemes for the administration of Dole Charities, to promote the change which we had thus recommended. These proceedings have, as was to be expected, been encountered at the outset by frequent opposition; and the difficulties of concentrating upon the relief of the sick and aged funds hitherto distributed indiscriminately and to little good purpose among the poor of a parish, have been manifold and persistent; though it is found that the working of an improved system of administration, when once established, is mostly free from friction and discontent. In the course, however, of the last fifteen years a system of Pensions has been thus established in many parishes throughout the country, and a substantial addition has been made to the funds directly available for the relief of the aged poor.

Probable amount of Endowment applicable, in England and Wales, to relief of the aged poor.

(27.) It may be convenient here to state what is known as to the amount of the funds of Endowed Charities applicable directly, or indirectly to the purpose of relief to the aged poor as a class. The General Digest of Endowed Charities in England and Wales, which was completed in the year 1874, and was based upon information, the date of which varies in different counties from 1863 to 1871, showed that the yearly sum of no less than 552,000*l.* was then applicable to the support of Almshouses and Pensioners, while the sum of 384,000*l.* was applicable to the distribution of gifts in money or kind or to the general uses of the poor. It may probably be assumed that a considerable part of the latter sum has since that date been made applicable to improved purposes for the benefit of the poor, and among others to the establishment of Pensions. As many of the Schemes by which this change has been affected leave to the trustees a choice in the distribution of income between Pensions and other improved forms of application, an examination of those Schemes does not enable us to state the amount now applied under their provisions to the purposes of Pensions. It is probable, however, that with the view of co-operating, as far as may be, with the Royal Commission recently appointed to inquire into the subject of relief to the aged poor, we may be able to obtain further and more definite information on a subject of such immediate interest.

Meanwhile, it is to be noted, with reference to the amounts stated above, that, while they are liable to reduction in the result of the depreciation of agricultural property and the lowering of the rate of interest upon Government Stock, an increase has probably taken place, in at least an equal degree, by means of newly founded Charities, and by the rise in the value of urban property.

Instances of mischievous and wasteful Dole Charities.

(28.) This notice of the progress which has been made, in the direction of utilising Dole Charities for the special purpose of relief to the aged poor, may perhaps be fitly concluded by a mention of some typical cases showing that Dole Charities still exist in their most mischievous and wasteful form and that a wide field is still open for further exertions in the direction in which beneficial progress has already been made.

In three Parishes in one of the Midland Counties it is found that a distribution of Doles is carried on to an extent which seems to exclude discrimination in the application of the funds, while the amount given to each recipient, even where not infinitesimal, is such as to be practically valueless.

In Parish A., out of a population of 1,090, 499 persons (including 224 children) received in 1891 relief at an average rate of 2*s.* per head, the highest amount given to an individual being 2*s.* 6*d.*

In Parish B., out of a population of 2,250, relief was in 1892 granted, directly or indirectly, in respect of no less than 1,084 persons, including, as in the former case, children. The average receipt per head was 7¼*d.*

In Parish C., out of a population of 3,055, Doles were received in 1891 by 1,207 persons, of whom 729 were children receiving 1*d.* a piece. Three heads of families received 1*s.* 1*d.* or 1*s.* each; but with this exception, 10*d.* was the maximum amount awarded to a family. The average amount received per head was somewhat less than 2¾*d.* In this case it is understood, though we have not yet received the official accounts for 1892, that in that year 1,500 persons shared in these Doles, receiving, therefore, an average amount of 2*d.* each.

It thus appears that in these three Parishes relief is received by or in respect of a number of persons which bears to the whole population the following proportions respectively, viz.:—

In Parish A., 49 per cent.
„ B., 48 „
„ C., 39 „ (or in 1892, 50 per cent.).

The striking contrast which these figures present between the value to the poor, on the one hand, of relief scattered broadcast and indiscriminately, and, on the other hand, of the concentration of the same funds upon selected cases of need caused by sickness or old age, is one which any comment would tend only to weaken.

APPENDIX No. 3.

PAPER handed in by Sir *Henry Longley*.

Sealed 21st March 1890.
919—99.

County, London. Parish, St. George the Martyr, Southwark. Charities, Belcher and Others.

Stamps { 10*s.* 10*s.* } A.—69,619.

Scheme, including Vesting in Official Trustee of Charity Lands, and Appointment of Trustees.

CHARITY COMMISSION.

In the Matter of the following Charities, in the Parish of ST. GEORGE THE MARTYR, SOUTHWARK, in the County of LONDON :—

Founder or Title of Charity.	How founded or governed.	Founder or Title of Charity.	How founded or governed.
1. Belcher, Elizabeth ...	Will of 9th January 1815.	10. Fenner, Sir John ...	Will of 25th September 1633.
2. Brooke, William ...	Will of 30th September 1648.	11. Grayson, Thomas ...	Will of 24th June 1679.
3. Brooks, William ...	Indenture of 20th December 1627.	12. Hyde, Barnard ...	Indenture of 12th December 1630.
4. Cambell, Sir Thomas	Will of 1st September 1612.	13. Martin, Edward ...	Will of 10th March 164⅝.
5. Camp, Laurence ...	Indenture of 2nd March 1610.	14. Phillips, Mary ...	Will and Codicil of 24th March 1855 and 8th April 1856 respectively.
6. Combined Charities ...	Scheme of the High Court of Chancery of 24th June 1826.	15. Savage, James ...	Will of 3rd February 1857.
		16. Scragg, John ...	Will of the 6th June 1631.
7. Cowper, William ...	Indentures of 2nd May 1622 and 7th April 1630.	17. Shawe, Robert ...	*See* Combined Charities.
		18. Skydmore, Stephen ...	Will of 20th March 158⅘.
8. Delaforce, Samuel ...	Will of 11th November 1805, and Scheme of the Charity Commissioners of 5th June 1888.	19. Smith, Henry ...	Indenture of 26th January 169⅘.
		20. Walter, John ...	Scheme of the High Court of Chancery of the 29th April 1861.
9. Dudson, Edward ...	Will of 12th September 1672.	21. Watson, Sophia ...	Will of 10th April 1884.

And in the matter of "The Charitable Trusts Acts, 1853 to 1894."

The Board of Charity Commissioners for England and Wales, upon applications, in writing, made to them as follows :—

Charity.	Date when applications are received.	Persons who signed the application.	Capacity in which the persons applied.
Belcher, Elizabeth ...	31st July 1897 ...	The Reverend Thory Gage Gardiner, Rector of the Parish of St. George the Martyr, Southwark.	The Trustee of the Charity.
Brooke, William	" " ...	Thomas Haynes, William Neville, Richard Ramsdne Fulton, the Churchwardens of the said Parish.	The persons acting in the administration of the Charity.
Brooks, William	" " ...	ditto ... ... ditto.	ditto ... ditto.
Cambell, Sir Thomas ...	" " ...	ditto ... ... ditto.	ditto ... ditto.
Camp, Laurence	" " ...	ditto ... ... ditto.	ditto ... ditto.
Combined Charities ...	15th Sept. 1897 ...	The said Rector and Churchwardens; and William John Harvey, William Savage, John Howard, three of the Overseers of the Poor of the said Parish; Alexander Hawkins, Thomas Hunter, Oliver Allden, Daniel Loeber.	A majority of the Trustees of the Charities.
Cowper, William	" " ...	The said Churchwardens, the said Alexander Hawkins, Edmund Washington Knight, Thomas Emery, George Alfred Gillett, the said Daniel Loeber.	A majority of the Trustees or persons acting in the administration of the Charity.

Charity.	Date when application received.	Persons who signed the application.	Capacity in which the person applied.
Delaforce, Samuel ...	6th April 1898...	The said Alexander Hawkins, the said Thomas Emery, and Robert Dewitt Hilton.	A majority of the Trustees of the Charity.
Dudson, Edward... ...	31st July 1897 ...	As in the case of the Charity of William Brooke.	——
Fenner, Sir John ...	„ „ ...	The said Churchwardens, and the said Edmund Washington Knight.	Trustees or persons acting in the administration of the Charity.
Grayson, Thomas ...	„ „ ...	As in the case of the Charity of William Brooke.	——
Hyde, Barnard	„ „ ...	ditto ... ... ditto.	——
Martin Edward	„ „ ...	ditto ... ... ditto.	——
Phillips, Mary	„ „ ...	ditto ... ... ditto.	——
Savage, James	„ „ ...	ditto ... ... ditto.	——
Scragg, John	„ „ ...	ditto ... ... ditto.	——
Shawe, Robert (included in the Combined Charities).	—	——	——
Skydmore, Stephen ...	„ „ ...	As in the case of the Charity of William Brooke.	——
Smith, Henry	„ „ ...	ditto ... ... ditto.	——
Walter, John	7th May 1898 ...	The Drapers' Company of the City of London.	The Trustees of the Charity.
Watson, Sophia	31st July, 1897 ...	As in the case of the Charity of William Brooke.	——

And it appearing that the endowments of the charities consist of the particulars mentioned in the schedule to the subjoined scheme, and that the gross annual income of none of the charities amounts to 50*l.* except in the cases of the combined charities (including the charity Robert Shawe), the charity of William Cowper, and the charity of Samuel Delaforce:

And after due notice of the intention to make this order published according to the direction of the said board by being affixed to or near a principal outer door of the Parish Church of St. George the Martyr, Southwark, on the 24th August 1898, and by advertisement in the newspapers called "The Times" and "The Daily News" on the 26th August 1898 (being in each case more than one calendar month previously to the date hereof); and also sent through the post on the 3rd August, 1898 to the present rector, churchwardens, and overseers of the poor of the said parish, and to James Cavender, Napolean Sharman, James Chubb, Henry Bacon, William Arthur Farmer, Joseph Thornton, and William George Cannon, on the 25th February 1899 to the Vintners' Company of the City of London, and on the 28th February 1899 to Frederick Walter Smith, being, or some or one of them being, the trustees or trustee or persons or person acting in the administration of the charities not privy to the said applications, at their respective last known places of abode in Great Britain or Ireland:

And after due consideration of all objections made to the proposed order, and suggestions for the variation thereof:

Do hereby order as follows:—

The subjoined scheme is approved and established as the scheme for the future regulation of the charities.

Scheme.

Administration of charities.

1. From and after the day on which this scheme is approved and established by an order of the Charity Commissioners, the above-mentioned charities and the endowments thereof specified in the Schedule hereto, and all other the endowments (if any) of the said charities, shall be administered and managed by the body of trustees herein-after constituted, subject to and in conformity with the provisions of this scheme, under the title of the united charities.

Vesting of real estate.

2. Any freehold or leasehold lands and hereditaments comprised in this scheme are hereby vested in "the official trustee of charity lands" for all the estate and interest therein belonged to or held in trust for the charities.

Transfer of stock to official trustees.

3. The trustees shall, as soon as conveniently may be, take all proper steps for obtaining a transfer into the name of "The Official Trustees of Charitable Funds," of the sums of stock specified in the Schedule hereto standing to accounts in the High Court of Justice, Chancery Division, and any cash standing to the same accounts. Subject as aforesaid, all sums of stock comprised in this scheme shall be forthwith transferred, under the authority of a further order of the Charity Commissioners, into the name of the said official trustees.

Trustees.

Trustees.

4. The body of trustees shall, when complete, consist of thirteen competent persons, being—One ex-officio trustee, seven representative trustees, and five co-optative trustees.

Ex-officio trustee.

5. The ex-officio trustee shall be—The rector for the time being of the Parish of St. George the Martyr, Southwark.

Representative trustee.

6.—(1.) The representative trustees shall be appointed by the vestry of the parish of St. George the Martyr, Southwark, elected under the Metropolis Management Acts, 1855 to 1890, or any amending Act, or by the body for the time being to whom the powers of the vestry are transferred.

(2.) The representative trustees shall be appointed so that—Three shall be residents or ratepayers in No. 1 Ward of the said parish; two shall be residents or ratepayers in No. 2 Ward; and two shall be residents or ratepayers in No. 3 Ward.

(3.) Upon any alteration of the aforesaid wards in number or area, the Charity Commissioners may by order vary, as they think fit, the foregoing provisions af to the qualification as residents or ratepayers of persons to be appointed trustees.

(4.) Each appointment shall be made for a term of four years at a meeting convened and held according to the ordinary practice of the appointing body. The chairman of the meeting shall forthwith cause the name of each person appointed to be notified to the trustees or their clerk or secretary. The person appointed need not be a member of the appointing body.

7. The first representative trustees shall be appointed as soon as possible after the date hereof, and their names shall be notified to the rector on behalf of the trustees. Of the first representative trustees three, to be determined by lot, shall go out of office at the end of two years from the date of appointment but shall be eligible for re-appointment. — First representative trustees.

8. The coöptative trustees shall be persons residing or carrying on business in or near the said parish. — Coöptative trustees.

9. The following persons shall be the first coöptative trustees, and shall be entitled, subject to the provisions hereinafter contained with respect to determination of trusteeship, to hold office for the undermentioned terms :— — First coöptative trustees.

1. Robert Drewitt Hilton, of No. 108, Old Kent Road, Sail Maker ; and	For life ;
2. James Chubb, of No. 12, Newington Causeway, Undertaker ;	
3. George Pocock, of No. 235, Southwark Bridge Road, Boot Manufacturer ;	For five years from the date of this Scheme.
4. James Pascall, of No. 223, Blackfriars Road, Confectioner ; and	
5. William Wright Flood, of No. 206, Borough High Street, Wholesale Chemist ;	

10. Every future coöptative trustee shall be appointed for a term of five years. Every future coöptative trustee shall be provisionally appointed by a resolution of the trustees to be passed at a special meeting, and to be forthwith notified by the trustees to the Charity Commissioners with an application for their approval (which may be according to the form annexed hereto). A provisional appointment shall become valid only if and when the said commissioners have certified their approval of it under their official seal, and shall date from that approval. — Future coöptative trustees.

11. No person shall be entitled to act as a trustee, whether on a first or any subsequent entry into office, until after signing in the minute book of the trustees a declaration of acceptance and of willingness to act in the trusts of this scheme. — Declaration by trustees.

12. Any coöptative trustee who ceases to be qualified as aforesaid, any representative or coöptative trustee who is absent from all meetings of the trustees during a period of one year, and any trustee who is adjudicated a bankrupt, or who is incapacitated to act, or who communicates in writing to the trustees a wish to resign, shall thereupon cease to be a trustee. — Determination of trusteeship.

13. Upon the occurrence of a vacancy, the trustees shall, at their next meeting, cause a note thereof to be entered in their minute book, and in the case of a vacancy in the office of representative trustee, shall cause notice thereof to be given as soon as possible to the proper appointing body. Any competent trustee may be re-appointed. No vacancy in the office of coöptative trustee shall be filled till after the lapse of one calendar month from its occurrence. — Vacancies.

Meetings and Proceedings of Trustees.

14. The trustees shall hold at least two ordinary meetings in each year. — Ordinary meetings.

15. The trustees shall at their first ordinary meeting in each year elect one of their number to be chairman of their meetings for the year. They shall make regulations for supplying his place in case of his death, resignation, or absence. The chairman shall always be re-eligible. — Chairman.

16. A special meeting may at any time be summoned by the chairman or any two trustees upon four days' notice being given to all the other trustees of the matters to be discussed. — Special meetings.

17. There shall be a quorum when five trustees are present at a meeting. — Quorum.

18. Every matter shall be determined by the majority of the trustees present and voting on the question. In case of equality of votes the chairman shall have a casting vote, whether he has or has not previously voted on the same question, but no trustee shall in any other circumstances give more than one vote. — Voting.

19. A minute book and books of account shall be provided and kept by the Trustees. All proper accounts in relation to the charities shall in each year be made out and certified in such manner as the Charity Commissioners require, and copies thereof shall be transmitted to the said Commissioners, and published in conformity with the provisions of the Charitable Trusts Acts. — Minutes and accounts.

20. Within the limits prescribed by this scheme the trustees shall have full power from time to time to make regulations for the management of the charities, and for the conduct of their business, including the summoning of meetings, the deposit of money at a proper bank, the custody of documents, and the appointment as clerk or secretary during their pleasure of one of themselves (without salary) or of some other fit person. — General power to make regulations.

Management of Real Property.

21. The trustees may set apart and let in allotments in the manner prescribed by and subject to the provisions of the Allotments Extension Act, 1882, any portions of the land belonging to the charities other than buildings and the appurtenances of buildings. — Allotments Extension Act, 1882.

22. Subject as aforesaid, all the property of the charities shall be let and otherwise managed by the trustees. In every case public notice of the intention to let any land or other property shall be given by the trustees in such manner as they considered most effectual for ensuring full publicity. The trustees shall not create any tenancy in reversion, or for more than 21 years certain, or for less than the improved annual value at rackrent, without the sanction of the Charity Commissioners or a competent Court. — Management and letting of property.

23. The trustees shall provide that on the grant by them of any lease, the lessee shall execute any counterpart thereof ; and every lease shall contain covenants on the part of the lessee for the payment of rent, and the proper cultivation of the land, and all other usual and proper covenants applicable to the property comprised therein, and a proviso for re-entry on non-payment of the rent or non-performance of the covenants. — Leases.

24. The trustees shall keep in repair and insure against fire all the buildings of the charities not required to be kept in repair and insured by the lessees or tenants thereof. — Repair and insurance.

Application of Income.

25. The trustees shall first defray :— — Expenses of management.

(1.) The costs of repairs and insurance, and all other charges and outgoings payable in respect of the property of the charities out of the income thereof respectively ; and

(2.) All the proper costs, charges and expenses of and incidental to the administration and management of the charities generally out of the income thereof as far as may be rateably.

Application of income.

26. Subject to the payments aforesaid, the yearly income of the charities shall be applied by the trustees in the manner and to the objects hereinafter prescribed.

Charities of Sir John Fenner and Edward Martin.

27. Pending the establishment of a further scheme for the regulation of the Charity of Sir John Fenner and the Charity of Edward Martin, the income of those charities shall be applied by the trustees in accordance with the subsisting trusts.

Educational purposes.

28. The Trustees shall apply the portions of the income of the Charity of Samuel Delaforce applicable for educational purposes in accordance with the subsisting trusts.

Existing Allowances by way of pensions.

29. Nothing in this scheme shall prejudice any person now in receipt of an allowance by way of pension out of the income of the combined charities or of the Charity of William Cowper.

Nurses.

30. The trustees may, subject as hereinafter provided, apply a yearly sum of 300*l.* in making contributions towards the provisions of nurses for the sick and infirm for the benefit either of the poor of the Parish of St. George the Martyr, Southwark, generally, or of such deserving and necessitous persons resident therein as the trustees select for this purpose, and in such way as they consider most advantageous to the recipients, and most conducive to the formation of provident habits.

Pensions.

31. The trustees shall apply the residue of the income of the charities in the payment of pensions as hereinafter prescribed.

Number and qualifications.

32. The pensioners shall be poor persons of good character, who have resided in the Parish of St. George the Martyr, Southwark, for less than five years next preceding the time of their appointment, who have not during that period received poor-law relief, and who from age, ill-health, accident, or infirmity, are wholly, or in part, unable to maintain themselves by their own exertions. Except in special cases under the written consent of the trustees the pensioners shall continue to be *bonâ fide* residents in the said parish.

Stipends of pensioners.

33. There shall be paid to each pensioner out of the income of the charities, by weekly or other periodical payments as the trustees think fit, such a stipend, being at the rate of not less than 7*s.* a week, and not more than 10*s.* a week, as the trustees may from time to time fix, having regard to the needs and circumstances of the respective pensioners and to the income and other circumstances of the charities, and the trustees in lieu of paying the whole amount of the stipend to any pensioner in money, may from time to time expend the whole or any portion thereof for his or her benefit as they think fit. In the case of a pensioner possessing a properly secured income from other sources or in receipt of assistance from relations or others amounting to less than the maximum stipend allowed under this clause, the trustees may pay him or her such a stipend not exceeding the stipend which he or she would otherwise receive as will make his or her total income not more than the said maximum.

Payment of stipends and conduct of inquiries.

34. The clerk or secretary of the trustees, or some other person appointed by them for the purpose, shall pay the stipends to the pensioners and conduct any inquiries with regard to them and to applicants for appointment.

Applications for appointment.

35. Upon the occurrence of the first vacancy among the pensioners a notice specifying the qualifications required from candidates and the proper mode of applying for appointment as a pensioner, shall be sufficiently published in the parish by advertisement, or otherwise. A similar notice shall be similarly published upon the occurrence of any vacancy or vacancies after a period of twelve calendar months from the previous notice, or, if the trustees think, oftener. Every applicant must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment.

Form of application.

36. All applications for appointment shall be made in person, or in case of physical disability in such manner as the trustees may direct, to an officer of the trustees, and shall be made within one calendar month of the publication of the notice herein-before referred to. The officer shall enter the statements of each applicant on a form provided by the trustees, and shall take such steps as they may direct to verify the statements, and shall thereupon prepare and send to each trustee a list of all applications. No appointment of a pensioner shall be made unless his or her name appears on the list.

Appointments of pensioners.

37. Every appointment of a pensioner shall be made by the trustees at a special meeting, and shall be made as soon as conveniently may be after an interval of one month from the occurrence of the vacancy to be filled up, allowing a reasonable time for publication of notice and for inquiries as to the applicants.

Selection of pensioners and payment of pensions.

38. The pensioners shall be selected under the following conditions:

1. After full investigation of the character and circumstances of applicants, and inquiry whether they have shown reasonable providence, and whether and to what extent they may reasonably expect assistance from relations or others.

2. Where claims are equal, preference shall be given to those applicants who have been longest resident in the parish.

The pensions shall be paid subject to such reasonable regulations for ascertaining the identity and good conduct of the pensioners and their continued possession of the required qualifications as the trustees from time to time prescribe.

For the purposes of this clause the trustees may avail themselves of the agency of the Charity Organisation Society or other like agency.

Term of pensions.

39. Each pension shall be granted for a term of three years in the first instance, but may be prolonged by the trustees, if they think fit, for a further period of not more than three years at each prolongation.

Register.

40. The trustees shall provide and keep a book, in which shall be entered the name, age, and description of every person appointed to be a pensioner, the date of every appointment, and the date and occasion of every vacancy. They shall also keep a register of all applications for appointment.

Removal of pensioners.

41. Any pensioner who receives poor law relief shall be removed from being a pensioner. If, in the opinion of the trustees, any pensioner is guilty of insobriety, or immoral or unbecoming conduct, or becomes disqualified for retaining his or her appointment either by ceasing without the written consent of the trustees to reside in the parish of St. George the Martyr, Southwark, or by becoming entitled to a sufficient income from sources other than the charities, or from any other cause, or if, in any case it appears that any pensioner has been appointed without having the required qualifications, the trustees, upon proof thereof to their satisfaction, may remove the pensioner. Upon the removal of any pensioner the trustees may proceed to appoint another pensioner in his or her place. In any case of such misconduct as aforesaid the trustees may suspend the payment of the stipend to the pensioner, either wholly or in part, during such time as they think fit. Any pensioner removed on account of receiving poor-law relief while being detained under lawful authority as a person suffering from mental disease, may on recovery be re-appointed without previous notice being given of the vacancy to be filled up, and need not possess the qualifications as to residence except as aforesaid, and previous non-receipt of poor-law relief.

42. The trustees may from time to time prescribe such reasonable regulations as they consider expedient for the government of the pensioners, provided that the same shall not be at variance or inconsistent with any of the provisions of this scheme. Regulations.

43. All sums of cash now or at any time belonging to the charities and not needed for immediate working purposes, shall (unless otherwise ordered) as soon as possible be invested under the authority of a further order of the Charity Commissioners in the name of "The Official Trustees of Charitable Funds," and the income of the investments shall be applicable for pensions under this scheme. Investment of unexpended income.

GENERAL PROVISIONS.

44. The amount and conditions of any payment or allowance prescribed by this scheme may be varied from time to time by the trustees with the sanction of the Charity Commissioners. Variation of payments.

45. The appropriation of the benefits of the charities shall be made by the trustees from time to time at meetings of their body, and not separately by any individual trustee or trustees. Appropriation of benefits.

46. No trustee shall take or hold any interest in any property belonging to the charities otherwise than as a trustee for the purposes thereof, and no trustee shall receive any remuneration, or be interested in the supply of work or goods at the cost of the charities. Trustees not to be personally interested in the charities.

47. The funds or income of the charities shall not in any case be applied, directly or indirectly, in aid of any rates for the relief of the poor or other purposes in the parish, or so that any individual other than a pensioner may become entitled to a periodical or recurrent benefit therefrom. Charities not to relieve rates.

48. Any question as to the construction of this scheme, or as to the regularity or the validity of any acts done or about to be done under this scheme shall be determined conclusively by the Charity Commissioners, upon such application made to them for the purpose, as they think sufficient. Questions under scheme.

49. Power to establish a further scheme for the administration of all or any of the charities upon the applications upon which the order establishing this scheme is made, is hereby reserved to the Charity Commissioners. Further scheme

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FORM OF APPLICATION for the Approval of Provisional Appointments of Trustees.

To the Charity Commissioners for England and Wales.

In the matter of the Charities called the United Charities, in the Parish of St. George the Martyr, Southwark, in the County of London, regulated by a Scheme of the Charity Commissioners of the 21st March, 1899.

THE undersigned, being* of the above-mentioned Charities, submits the following statement :—

1. A vacancy in the office of Trustee occurred on the day 189 , by the [*state cause of vacancy*] of [*state full name, address, and description of Trustee who vacates his office*].

2. At a special meeting of the Trustees duly held on the day of 189 at which there were present (in the Chair), and it was resolved that [*state full name, address, and description of proposed new Trustee*] be provisionally appointed to fill such vacancy.

3. The provisionally appointed Trustee has expressed in writing his willingness to accept and act in the trusts of this scheme.

4. In these circumstances the Trustees now apply to the Charity Commissioners to approve such provisional appointment under their Official Seal.

declare that the above statements are in all respects true according to information and belief.

Dated this day of 189 .

*The application may be made by the Trustees or by the Chairman of the meeting, or by the Clerk or Secretary on their behalf.

The applicant or applicants should sign here, adding the capacity in which the application is made by him or them.

NOTE.—The form may be adapted to the case of more than one vacancy and provisional appointment.

FORM OF NOTICE.

In the Matter of the Charities called the United Charities, in the Parish of St. George the Martyr, Southwark, in the County of London.

The Trustees of these Charities give notice that they will on the day of 189 , proceed to elect a Pensioner, to fill a vacancy among Pensioners of the Charities. The election will take place at o'clock on that day at

Poor persons of good character who have been resident in the Parish of St. George the Martyr, Southwark, for five years at least, who have not during that period received poor-law relief, and who from age, ill-health, accident, or infirmity are unable to maintain themselves by their own exertions, are eligible for the appointment. Preference will be given to those who have shown reasonable providence, and to those who have been longest resident in the parish.

Application for the appointment must be made in writing to the Trustees, or their [Clerk] [Secretary] at fourteen days at least previously to the election. Every applicant must state his or her name, address, age, and occupation, and must be prepared with sufficient testimonials and other evidence of his or her qualification for appointment.

Signed

[Secretary] [Clerk] to the Trustees.

SCHEDULE OF PROPERTY.

Description.	Extent or Amount.	Tenant, Person liable, or Persons in whose Name invested.	Gross Yearly Income.
1. Belcher, Elizabeth.	£ s. d.		£ s. d.
New Consols	61 17 4	The Official Trustees of Charitable Funds.	1 14 –
2. Brooke, William.			
Rentcharge issuing out of No. 31, Long-lane, Borough.	5 – –	Messrs. Harding, No. 31, Long-lane, Borough.	5 – –
3. Brooks, William.			
Rentcharge issuing out of Nos. 21 and 22, Long-lane, Southwark.	1 – –	Messrs. Perkins and Cæsar, Auctioneers	1 – –
4. Cambell, Sir Thomas.			
16 tons 17 cwt. 2 qrs. of coal supplied at half-price.	—	Corporation of London	Varying
5. Camp, Laurence.			
Annual payment of 5*l.* (part of a rentcharge of 20*l.* a year charged on No. 109, Leadenhall-street, and paid by the London and St. Katharine Docks Company).	5 – –	"The Trustees of the London Parochial Charities."	5 – –
6. Combined Charities.			
No. 86, Borough High-street	—	W. J. Symons (7, 14, or 21 years from Lady Day 1891).	90 – –
„ 84, „ „	—	H. T. Dobson (7, 14, or 21 years from 24th June 1888).	90 – –
„ 82, „ „	—	Moss Woolf (7, 14, or 21 years from 25th March 1888).	140 – –
Property belonging to Shawe's Charity :—			
No. 1, Buckenham-street, Old Kent-road.			
„ 2, „ „ ...			
„ 3, „ „ ...			
„ 4, „ „ ...			
„ 5, „ „ ...			
„ 1, Buckenham-square, Old Kent road.			
„ 2, „ „ ...			
„ 3, „ „ ...	—	Various	712 –
„ 4, „ „ ...			
„ 5, „ „ ...			
„ 7, „ „ ...			
„ 8, „ „ ...			
„ 9, „ „ ...			
„ 10, „ „ ...			
„ 11, „ „ ...			
„ 8, Old Kent-road			
„ 10, „ „			
Congregational Chapel, New Kent-road	—	Trustees of Congregational Chapel (99 years from 25th March 1855).	40 – –
Recreation Ground, late the Lock Burial Ground.	—	... ...	
7. Cowper, William.			
Property in Priest's-alley, Tower-street ...	—	Messrs. Barber and Company (62½ years from 24th June 1850).	8 – –
No. 76, Bishopsgate-street, Within ...	—	Thomas Fox & Co. (60 years from 25th March 1866).	100 – –
New Consols	480 10 1	The Official Trustees of Charitable Funds.	13 4 –
8. Delaforce, Samuel.			
New Consols	3,000 – –	Ditto - ditto	82 10 –
9. Dudson, Edward.			
Rentcharge issuing out of two messuages at Lower Tooting.	2 12 –	Joseph Lucas, Solicitor, No. 21, Surrey-street, Strand.	2 12 –
10. Fenner, Sir John.			
One-tenth of farm at Sproughton, near Ipswich.	—	The Trustees of Sir John Fenner's Charity.	25 – – (in 1894).
11. Grayson, Thomas.			
Rentcharge issuing out of No. 168, Borough High-street.	2 – –	J. H. Cobley, No. 168, Borough High-street.	2 – –
12. Hyde, Barnard.			
Payment once in every 10 years	—	Salters' Company	4 2 6 (next payment due 1907).
13. Martin, Edward.			
Farm called "Chantler's Farm," at Hartfield, Sussex.	—	Henry Rogers, yearly	25 – –

Schedule of Property--*continued*.

Description.	Extent or Amount.	Tenant, Person liable, or Persons in whose Name invested.	Gross Yearly Income.
	£ s. d.		£ s. d.
New Consols	200 - -	The Official Trustees of Charitable Funds.	5 10 -
Do.	282 17 2	Paymaster-General "Ex-parte John Theophilus Daubuz, John Buckland, Charles Duplock, Joseph Cooper, and Thomas Colsworth."	7 15 4
14. Phillips, Mary. New Consols	300 - -	The Official Trustees of Charitable Funds.	8 5 -
15. Savage, James. Rentcharge issuing out of No. 209, Borough High-street.	5 - -	H. N. Greenside	5 - -
16. Scragg, John. Annual payment	- 3 4	Leathersellers' Company...	- 3 4
17. Shawe, Robert. (*See* Combined Charities.)			
18. Skydmore, Stephen. 2*l.* 10*s.* per cent. Annuities	50 - -	The Official Trustees of Charitable Funds.	1 5 -
19. Smith, Henry. $\frac{10}{130}$ of the income of a sum of 4,767*l.* New Consols (representing the Bexhill Estate), and of a yearly sum of 100*l.* out of the Longney Manor Estate.	—	Trustees of Henry Smith's Charity ...	36 - -
23. Walter, John. Right to appoint 12 inmates of Almshouses.			
21. Watson, Sophia. Madras Railway Company Capital Stock, guaranteed 5 per cent.	790 - -	The Official Trustees of Charitable Funds.	39 17 10 (in 1898).

Sealed by Order of the Board this 21st day of March 1899.

L.S.

APPENDIX, No. 4.

PAPER handed in by Sir *Henry Longley*.

Sealed 28th June 1898.
2010/98.

County—Hertford. Ancient Parish—Berkhamsted St. Peter. Charity—Balshaw for Bread and Meat.

A. 39,813.

Scheme.

CHARITY COMMISSION.

In the matter of the Charity of Richard Balshaw for Bread and Meat, in the Ancient Parish of Berkhamsted St. Peter, in the County of Hertford, whereof Trustees were last appointed by an Order of the Charity Commissioners of the 4th September 1894 ; and
In the matter of "The Charitable Trusts Acts, 1853 to 1894."

The Board of Charity Commissioners for England and Wales, upon an application made to them on the 20th January 1897, in writing, signed by Richard Oliver Rippon, Chemist ; Ezra Miller, Upholsterer ; Frederick Quincey Lane, Nurseryman ; and Henry James Foster, Brewer, all of Berkhamsted : a majority of the Trustees of the above-mentioned Charity :

And it appearing that the endowment of the Charity consists of the particulars mentioned in the Schedule to the subjoined Scheme :

And after due notice of the intention to make this Order published according to the direction of the Board by being affixed to or near a principal outer door of the Parish Church of Berkhamsted St. Peter on the 15th November 1897, and by advertisement in the newspaper called "The Berkhamsted Times" on the 19th November 1897, and in the newspaper called "The Berkhamsted News" (being in each case more than one calendar month previously to the date hereof) ; and also sent through the Post to John Joseph Hatton, late of Berkhamsted, Coal Merchant ; the only Trustee of the Charity who was not privy to the said application, at his last known place of abode in Great Britain or Ireland, on the 8th January 1898 :

And after due consideration of all objections made to the proposed Order, and suggestions for the variation thereof :

Do hereby order as follows :—

The subjoined Scheme is approved and established as the Scheme for the future regulation of the Charity.

Scheme.

Administration of charity.

1. From and after the day on which this scheme is approved and established by an order of the Charity Commissioners, the above-mentioned charity and the endowments thereof specified in the schedule hereto, and all other the endowments (if any) of the said charity shall be administered and managed by the body of trustees hereinafter constituted, subject to and in conformity with the provisions of this scheme.

Investment of cash.

2. All sums of cash now or at any time belonging to the charity, and not needed for immediate working purposes, shall (unless otherwise ordered) as soon as possible be invested under the authority of a further order of the Charity Commissioners, in the name of "The Official Trustees of Charitable Funds."

Trustees.

Trustees.

3. The body of trustees shall (except at first as hereinafter provided), when complete, consist of eight competent persons, being four representative trustees, and four coöptative trustees.

Representative trustees.

4. The representative trustees shall be appointed as follows : Three by the Urban District Council of Great Berkhampstead Urban, and one by the Parish Council of Great Berkhampstead Rural.

Each appointment shall be made for a term of four years at a meeting convened and held according to the ordinary practice of the appointing body, or in case of need or doubt according to rules made or approved by the Charity Commissioners. The chairman of the meeting shall forthwith cause the name of each person appointed to be notified to the trustees, or their clerk or secretary. The person appointed need not be a member of the appointing body.

First representative trustees.

5. The first representative trustees shall be appointed as soon as possible after the date hereof, and their names shall be notified to Richard Oliver Rippon, hereinafter described, on behalf of the trustees. Of the first representative trustees appointed by the Urban District Council, one, to be determined by lot, shall go out of office at the end of two years from the date of appointment, but shall be eligible for re-appointment.

Coöptative trustees.

6. The coöptative trustees shall be persons residing or carrying on business in or near Berkhamsted.

First coöptative trustees.

7. The following persons (being existing trustees of the charity) shall be the first coöptative trustees and shall be entitled, subject to the provisions hereinafter contained with respect to determination of trusteeship, to hold office for life :—

1. Richard Oliver Rippon, Chemist ;
2. Ezra Miller, Upholsterer ;
3. Alfred Prudames, Veterinary Surgeon ;
4. Frederick Quincey Lane, Nurseryman ; and
5. Henry James Foster, Brewer, all of Berkhamsted.

8. Every future coöptative trustee shall be appointed for a term of five years. Every future coöptative trustee shall be provisionally appointed by a resolution of the trustees to be passed at a special meeting, and to be forthwith notified by the trustees to the Charity Commissioners with an application for their approval (which may be according to the form annexed hereto). A provisional appointment shall become valid only if and when the said Commissioners have certified their approval of it under their official seal, and shall date from that approval. Future coöptative trustees.

9. No person shall be entitled to act as a trustee, whether on a first or any subsequent entry into office, until after signing in the minute book of the trustees a declaration of acceptance and of willingness to act in the trusts of this scheme. Declaration by trustees.

10. Any coöptative trustee who ceases to be qualified as aforesaid, any trustee who is absent from all meetings of the trustees during a period of two consecutive years, and any trustee who is adjudicated a bankrupt, or who is incapacitated to act, or who communicates in writing to the trustees a wish to resign, shall thereupon cease to be a trustee. Determination of trusteeship.

11. Upon the occurrence of a vacancy the trustees shall, at their next meeting, cause a note thereof to be entered in their minute book, and in the case of a vacancy in the office of representative trustee shall cause notice thereof to be given as soon as possible to the proper appointing body. Any competent trustee may be re-appointed. No vacancy in the office of coöptative trustee shall be filled till after the lapse of one calendar month from its occurrence, and there shall be no such vacancy until the number of the first coöptative trustees has been reduced below four. Vacancies.

Meetings and Proceedings of Trustees.

12. The trustees shall hold at least two ordinary meetings in each year.

13. The trustees shall at their first ordinary meeting in each year elect one of their number to be chairman of their meetings for the year. They shall make regulations for supplying his place in case of his death, resignation, or absence. The chairman shall always be re-eligible. Ordinary meetings. Chairman.

14. A special meeting may at any time be summoned by the chairman or any two trustees upon four days' notice being given to all the other trustees of the matters to be discussed. Special meetings.

15. There shall be a quorum when three trustees are present at a meeting. Quorum.

16. Every matter shall be determined by the majority of the trustees present and voting on the question. In case of equality of votes the chairman shall have a casting vote, whether he has or has not previously voted on the same question, but no trustee shall in any other circumstances give more than one vote. Voting.

17. A minute book and books of account shall be provided and kept by the trustees. All proper accounts in relation to the charity shall in each year be made out and certified in such manner as the Charity Commissioners require, and copies thereof shall be transmitted to the said Commissioners, and published in conformity with the provisions of the Charitable Trusts Acts. Minutes and accounts.

18. Within the limits prescribed by this scheme the trustees shall have full power from time to time to make regulations for the management of the charity, and for the conduct of their business, including the summoning of meetings, the deposit of money at a proper bank, the custody of documents, and the appointment as clerk or secretary during their pleasure of one of themselves (without salary) or of some other fit person. General power to make regulations.

Application of Income.

19. All the proper costs, charges, and expenses of and incidental to the administration and management of the charity shall be first defrayed by the trustees out of the income thereof. Expenses of management.

20. Subject to the payments aforesaid, the yearly income of the charity shall be applied by the trustees in the maintenance of pensions as hereinafter provided. Application of income.

21. The pensioners shall be poor men and women of good character, who have resided in the ancient parish of Berkhamsted St. Peter for not less than five years next preceding the time of their appointment, who have not during that period received poor law relief, and who from age, ill-health, accident, or infirmity are, wholly or in part, unable to maintain themselves by their own exertions. Qualifications of pensioners.

22. There shall be paid to each pensioner, out of the income of the charity, by weekly or other periodical payments as the trustees think fit, such a stipend, being at the rate of not less than 5*s.* a week, and not more than 8*s.* a week, as the trustees may from time to time fix, having regard to the needs and circumstances of the respective pensioners, and to the income and other circumstances of the charity: and the trustees, in lieu of paying the whole amount of the stipend to any pensioner in money, may from time to time expend the whole or any portion thereof for his or her benefit as they think fit. In the case of a pensioner possessing a properly secured income from other sources, or in receipt of assistance from relations or others, amounting to less than the maximum stipend allowed under this clause, the trustees may pay him or her such a stipend not exceeding the stipend which he or she would otherwise receive, as will make his or her total income not more than the said maximum. Stipends of pensioners.

23. The clerk of the trustees, or some other person appointed by them for the purpose, shall pay the stipends to the pensioners, and conduct any inquiries with regard to them and to applicants for appointment. Payment of stipends and conduct of inquiries.

24. Applications for appointment as pensioners shall be made to the trustees, or to their clerk, in such manner as the trustees prescribe, and shall be made in person except in case of physical diability. Applications for appointment.

25. No appointment of a pensioner shall be made by the trustees until a sufficient notice (which may be in the form annexed hereto) of the vacancy to be filled up, specifying the qualifications required from candidates, has been published in Berkhamsted St. Peter by advertisement or otherwise, so as to give due publicity to the intended appointment; and every applicant must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment. Notice of vacancy.

26. Every appointment of a pensioner shall be made by the trustees at a special meeting, and shall be made as soon as conveniently may be after allowing a reasonable time for publication of notice and for inquiries as to the applicants. A vacancy shall not be filled until after an interval of one month. Appointments of pensioners.

27. The pensions shall be awarded under the following conditions:— Conditions of award and payment of pensions.

1. After full investigation of the character and circumstances of the applicants, and inquiry whether they have shown reasonable providence, and whether and to what extent they may reasonably expect assistance from relations or others.
2. Where claims are equal preference shall be given to those persons who have been longest resident in the parish.

The pensions shall be paid subject to such reasonable regulations for ascertaining the identity and good conduct of the pensioners and their continued possession of the required qualifications as the trustees from time to time prescribe.

For the purposes of this clause the trustees may avail themselves of the agency of any Charity Organisation Society, or other like agency.

Term of pensions.

28. Each pension shall be granted for a term of three years in the first instance, but may be prolonged by the trustees if they think fit for a further period of not more than three years at each prolongation.

Register.

29. The trustees shall provide and keep a book, in which shall be entered the name, age, and description of every person appointed to be a pensioner, the date of every appointment, and the date and occasion of every vacancy. They shall also keep a register of all applications for appointment.

Removal of Pensioners.

30. Any pensioner who receives poor law relief shall be removed from being a pensioner. If, in the opinion of the trustees, any pensioner is guilty of insobriety, or immoral or unbecoming conduct, or becomes disqualified for retaining his or her appointment by becoming entitled to a sufficient income from sources other than the charity, or if in any case it appears that any pensioner has been appointed without having the required qualifications, the trustees, upon proof thereof to their satisfaction, may remove the pensioner. Upon the removal of any pensioner the trustees may proceed to appoint another pensioner in his or her place. In any case of such misconduct as aforesaid, the trustees may suspend the payment of the stipend to the pensioner, either wholly or in part, during such time as they think fit. Any pensioner removed on account of receiving poor law relief while being detained under lawful authority as a person suffering from mental disease, may, on recovery, be re-appointed, without previous notice being given of the vacancy to be filled up, and need not possess the qualifications as to residence and previous non-receipt of poor law relief.

Regulations.

31. The trustees may from time to time prescribe such reasonable regulations as they consider expedient for the government of the pensioners, provided that the same shall not be at variance or inconsistent with any of the provisions of this scheme.

General Provisions.

Variation of payments.

32. The amount and conditions of any payment or allowance prescribed by this scheme may be varied from time to time by the trustees, with the sanction of the Charity Commissioners.

Appropriation of benefits.

33. The appropriation of the benefits of the charity shall be made by the trustees from time to time at meetings of their body, and not separately by any individual trustee or trustees.

Trustees not to be personally interested in the charity.

34. No trustee shall receive any remuneration, or be interested in the supply of work or goods at the cost of the charity.

Charity not to relieve rates.

35. The funds or income of the charity shall not in any case be applied directly or indirectly in aid of any rates for the relief of the poor or other purposes in the parish.

Questions under scheme.

36. Any question as to the construction of this scheme, or as to the regularity or the validity of any acts done or about to be done under this scheme, shall be determined conclusively by the charity commissioners upon such application made to them for the purpose as they think sufficient.

Form of Application for the Approval of Provisional Appointments of Trustees.

To the Charity Commissioners for England and Wales.

In the matter of the Charity of Richard Balshaw, in the Ancient Parish of Berkhamsted St. Peter, in the County of Hertford, regulated by a Scheme of the Charity Commissioners of the 1898.

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*The application may be made by the trustees, or by the chairman of the meeting, or by the clerk or secretary on their behalf.

The undersigned, being* of the above-mentioned Charity, submits the following statement:—

1. A vacancy in the office of Trustee occurred on the day of 189 , by the [*state cause of vacancy*] of [*state full name, address, and description of Trustee who vacates his office*].

2. At a special meeting of the Trustees duly held on the day of 189 , at which there were present (in the Chair), and it was resolved that [*state full name, address, and description of proposed new Trustee*] be provisionally appointed to fill such vacancy.

3. The provisionally appointed Trustee has expressed in writing his willingness to accept and act in the trusts of the scheme.

4. In these circumstances the Trustees now apply to the Charity Commissioners to approve such provisional appointment under their official seal.

The applicant or applicants should sign here, adding the capacity in which the application is made by him or them.

declare that the above statements are in all respects true according to information and belief.

Dated this day of 189 .

Note.—The form may be adapted to the case of more than one vacancy and provisional appointment.

FORM OF NOTICE.

In the matter of the Charity of Richard Balshaw for Bread and Meat, in the Ancient Parish of Berkhamsted St. Peter, in the County of Hertford.

The Trustees of this Charity give notice that they will on the day of 189 , proceed to elect a pensioner to fill a vacancy in the number of pensioners of the Charity. The election will take place at o'clock on that day, at poor of good character who have been resident in the Ancient Parish of Berkhamsted St. Peter for five years at least, who have not during that period received poor law relief, and who from age, ill-health, accident, or infirmity are unable to maintain themselves by their own exertions, are eligible for the appointment. Preference will be given to those who have shown reasonable providence, and to those who have been longest resident in the parish.

Application for the appointment must be made in writing to the Trustees or their clerk at fourteen days at least previously to the election. Every applicant must state his or her name, address, age, and occupation, and must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment.

(Signed)

{ Clerk to the Trustees.

SCHEDULE OF PROPERTY.

Description.	Amount.	Persons in whose Name invested.	Gross Year by Income.
	£ s. d.		£ s. d.
India 3*l.* per cent. Stock	3,229 18 2	"The Official Trustees of Charitable Funds."	96 17 8
Cash on deposit at the Bank	40 0 0	The Trustees of the Charity ...	—
Balance at the Bank	152 14 6		

Sealed by Order of the Board this 28th day of June 1898.

L.S.

APPENDIX, No. 5.

PAPER handed in by the *Chairman*.

COMMUNICATIONS addressed to the CHAIRMAN.

RESOLUTION passed by the Bradford Textile Workers' Association :—

"We are of opinion that old age pensions should be granted to all persons making application for the same, and that the only test to be applied should be incapacity by physical disablement to work. The Committee desire most respectfully to protest against the application of what is considered the thrift test constituted by membership of a friendly society, this test virtually destroying the claim of women workers for old age pensions"

Resolution passed 24th May 1899 by meeting of members of Textile Operatives of Ireland at Belfast :—

"That we, the members of the Textile Operatives Society, are of opinion that the age should be reduced to 60 years, and that pensions should be paid out of the National Fund without asking workpeople to contribute out of their small earnings."

Resolution passed 25th May 1899 by the National Union of Shop Assistants, Warehousemen, and Clerks :—

"That this meeting regrets the conclusions arrived at by the Select Committee on Old Age Pensions, and is of opinion that no scheme will be of practical benefit to the aged poor, particularly women, the granting of which depends upon any contribution, or any test on the part of the recipient."

Resolution passed on 1st June 1899 by the Brechin Mill and Factory Operatives' Union :—

"The Committee being of opinion that any scheme of old age pensions based on a thrift test would exclude many deserving persons from receiving the benefit thereof, and would be particularly unfair to women, many of whom are in receipt of wages that do not allow more than a bare subsistence, declares that no scheme of old age pensions will be satisfactory that does not provide a pension for all aged persons without requiring any direct contribution on the part of the recipient thereof."

Resolution passed by the Leeds Tailoress Union, 7th June 1894 :—

"Resolved, "That as the present standard of wages for working women is much lower, and their employment much more intermittent than men's, owing to the nature of the trades in which they are mostly engaged, it is impossible for them in the large majority of cases to save, or to belong to provident societies, they will be unable to pass the tests proposed in the scheme for the granting of old age pensions ; also the age limit of 65 is too high, as comparatively few women continue to work until anything like that age, and cannot possibly therefore support themselves during the intervening years, and therefore any such scheme based on such tests will be unjust, since working women will be almost entirely, if not absolutely, excluded from it. And this Union strongly protests against any such scheme being proposed."

Resolution passed by the National Union of Clerks on 6th June 1899 :—

"This meeting of the London branch of the National Union of Clerks is strongly of opinion that the imposition of tests for the recipients of old age pensions from the State will operate very harshly upon the poorer classes of the community, who stand in the greatest need of such assistance ; and especially upon women, whose wages are extremely inadequate as compared with those of men."

"(The average wage of women is only 11*s.* 7*d.* as compared with 24*s.* 7*d.* for men, *i.e.*, less than half)."

Resolution passed by the West Riding of Yorkshire Weavers' and Textile Workers' Association, Marsden Branch :—

"That in the opinion of this meeting the restrictions of thrift, the qualification by being members of friendly societies for a number of years, and the unreasonable high age limit in the recommendations of the Select Committee of the House of Common on Old Age Pensions are unreasonable and objectionable."

"Believing they will exempt the major portion of the working community, whose wages, in the best of times, are not sufficient to allow them to comply with the terms and qualifications of the scheme, and ought to be deleted. Further, that the age limit should not be more than sixty."

Resolution passed by the Rochdale and District Power-loom Weavers, Winders, Reelers, Beamers and Twisters' Association, 5th June 1899 :—

"That in our opinion all persons at the age of 65 years should be entitled to a pension without any conditions as to sick and friendly societies, as the same would almost debar females from any pension."

Resolution passed at a meeting of the Wigan and District Power-loom Weavers' Association on 30th May 1899 :—

"That in the opinion of this meeting any scheme dealing with the question of old age pensions which requires a person to be a member of a friendly society for the purpose of indirectly contributing to their own support is unjust to the majority of women workers, and this meeting hereby offers its strong protest against such a proposal."

Resolution passed by the West Riding Weavers and Textile Workers Association :—

"That in the opinion of this Committee no scheme of old age pensions will be satisfactory to the workers of this country which does not give the pension to all persons (male or female) over 65 years of age."

Resolution passed by the Manchester, Salford, and District Women's Trades Union Council, at meeting held on 13th June 1899 :—

"That no scheme of old age pensions would be either just or expedient which demanded prior contributions from women, their wages being in general too low to admit of savings being made."

Yorkshire Textile Workers' Federation.

Sir, 9 June 1899.

I AM directed by the above body to express their opinion as embodied by resolution that all old people of both sexes not in receipt of a sufficient pension already shall be entitled to an old age pension of *5s.* per week on arriving at the age of 65, and to expressly state that those who have nothing to depend on who have worked during their lifetime shall at least have a pension granted them.

Yours, &c.
(signed) *Ben. Turner*, Secretary.

Weavers' and Textile Workers' Association (H. W. D. Branch).

Dear Sir, 9 June 1899.

I AM directed to inform you that the above body at their meeting on Tuesday declared in favour of old age pensions applying to all persons of both sexes, and to ask your Old Age Pensions Committee to consider this proposal.

I am, &c.
(signed) *Ben. Turner*, Secretary.

Colne and District Trades and Labour Council.

Right Hon. Sir, 31 May 1899.

I AM instructed to respectfully, on behalf of above council, protest against any scheme of old age pensions being considered satisfactory to the workers which involves principles like the one foreshadowed in the "Times" of 16th May last, and said to emanate from a portion of the Select Committee on Old Age Pensions, over which you have the honour to be Chairman.

They think a satisfactory scheme should be without the tests referred to, non-contributory, and payable at 60 years of age.

I have, &c.
(signed) *A. B. Newall.*

Right Hon. H. Chaplin, M.P.,
President, Local Government Board.

Chorley Branch of the Northern Counties Amalgamated Weavers' Association.

Dear Sir, 31 May 1899.

IT was reported in the "Times" of the 16th May that the Select Committee on Old Age Pensions were contemplating the introduction of a scheme for the granting of pensions to persons of 65 years of age is to be dependent on certain tests of thrift and membership of a friendly society, or the possession of an annuity. We wish to submit to you the vast majority of cases the wages of the workers are not sufficient to allow a proper standard of living, quite apart from the suggestions of saving. We are therefore of opinion that any such contribution schemes are amongst other reasons undeserving of support on the ground of their injustice to women. We would suggest the necessity for the widening of the Bill so that the workers shall not be forced to indirectly contribute to their own support.

Yours, &c.
(signed) *Wm. Mellor.*

To the Right Hon. H. Chaplin, M.P.,
President of the Local Government Boad.

APPENDIX, No. 6.

PAPER handed in by the *Chairman*.

THE ASSOCIATION OF POOR LAW UNIONS IN ENGLAND AND WALES.

Sir, 47, Essex-street, Strand, 15 June 1899.

By the instructions of the Executive Council of the above Association I send you the following Resolutions as to Old Age Pensions, which were passed at a meeting of such Council held on the 13th instant.

I am, &c.
(signed) *H. E. Lawrence*,
Secretary.

Right Hon. H. Chaplin, M.P.
Local Government Board, Whitehall.

RESOLUTIONS.

1. That it is desirable that a system of Old Age Pensions should be established.

2. That the administration of any Act on the subject should be left in the hands of the board of guardians, who, for such purpose, should annually appoint a pensions committee, to be distinct from the ordinary Poor Law administration, the majority of which committee should be members of the board of guardians, by whom they are appointed, and that the payment of pensions should be kept separate and apart from the payment of ordinary relief.

3. That pensions should be given to all persons of an age to be fixed, not being aliens, and not being otherwise disqualified, and that such pensions should be paid weekly, or at such other period as the pensions authority may determine.

4. That in any Act dealing with the subject, the age at which such pension should be granted should be not earlier than 60, not later than 65, and that the amount of the pension to be granted should not be less than 5s. a week.

5. That Parliament should fix a minimum income, which should render applicants ineligible for pensions, and that the pensions authority, before granting pensions, should be satisfied as to the age and income of the applicants.

6. That in any Act dealing with the subject, proper safeguards as to character should be inserted.

7. That pensions should be inalienable, and not liable to attachment.

8. That persons receiving pensions should be free from all civil disabilities.

9. That in the case of a pensioner entering a workhouse, his pensions should be paid to the guardians during such time as such person is in the workhouse.

10. That the cost of the administration of the pensions fund should be borne locally, and that the pensions fund should be provided partly out of the National Exchequer and partly out of local rates, but in the main out of the National Exchequer, and that under no circumstances should the proportion payable out of local rates exceed one-third of the pensions fund.

APPENDIX, No. 7.

PAPER handed in by Mr. *Monro*.

WELLS AND CAMPDEN CHARITY PENSIONS.

APPLICATION FORM.

Name of Applicant in full	
Address in full	
Age	
Occupation, past or present	
Is Applicant married, single, or widowed?	
Names, ages, and occupations of Applicant's children (if any)	
Names and addresses of persons to whom Applicant can refer for evidence of good character	
How long has Applicant resided in the parish of Hampstead?	
Has the Applicant received Poor Law relief during the last six years?	
Has the Applicant ever belonged to a friendly, or benefit society, or club?	
or insured his life?	
or deposited money in a savings or any other bank?	
or otherwise attempted to provide for himself, and how?	
What is the Applicant's present income from all sources?	
Does the Applicant apply on the ground of age, or ill-health, or accident, or infirmity?...	
Has the Applicant any relations or friends able and willing to assist, and who are they?	

I hereby solemnly declare that my answers to the above questions are to the best of my knowledge and belief true and correct, as witness my hand this day of 18

Signature of Applicant.

APPENDIX, No. 8.

PAPER handed in by Mr. *Knollys*.

THE following figures show the expenditure of Poor Law Authorities on purposes immediately connected with Relief of the Poor during the Year ended 25th March, 1898, the Receipts in aid (distinguishing those received from Her Majesty's Treasury), and the Net Expenditure borne by the Rates :—

	In the Metropolis.	Outside the Metropolis.	Total.
	£.	£.	£.
Expenses immediately connected with the Relief of the Poor ...	3,237,576	7,590,700	10,828,276
Deduct,—(1.) Receipts from relatives of paupers, sales of farm produce, &c., and proportion* of rents, interest, &c.	141,649	515,878	657,527
Net expenses borne by Poor Rates and Grants	3,095,927	7,074,822	10,170,749
Deduct,—(2.) Grants under the Agricultural Rates Act, 1896 (proportion*), and other sums received directly from H.M. Treasury	1,381	410,764	412,145
Net expenses borne by Poor Rates and sums received from Councils of Counties and County Boroughs	3,094,546	6,664,058	9,758,604
Deduct,—(3.) Grants received from Councils of Counties and County Boroughs under the Local Government Act, 1888 :—			
£.			
(a.) Grants chargeable on Exchequer Contribution Accounts, *i.e.*, on funds derived from H.M. Treasury ... 187,323	—	1,510 232	—
(b.) Grant payable by the London County Council under Section 43 (1) (b) of the Act... 322,311			
	509,634	—	2,019,866
Net expenses borne by Poor Rates... £.	2,584,912	5,153,826	7,738,738

APPENDIX, No. 9.

PAPER handed in by Mr. *Knollys*.

_____ UNION. The Application and Report Book for the Quarter ending _____ 186 .

Parish of _____ * _____ Relieving Officer of the _____ District.

Date of the Application.	Names of Applicants, their Wives, and Children under 16, Dependent on them.	Age.	Residence, where, or with whom.	How long resident in the Union without Relief or Interruption.	Calling or occupation.	If Adult, whether Single, Married, Widow, or Widower. If Child, whether Orphan, Deserted, or Illegitimate.	If ordinarily Able-bodied.	If partially or wholly Disabled, and the Description of Disability.	If Receiving		Present Cause of Seeking Relief, or Nature of Application.	Observations and Names of Relations liable by Law to Relieve the Applicant, distinguishing those apparently capable of Assisting the Applicant.	Present Weekly Earnings, or other Income of Applicant, and Family Dependent on Him or Her.	Date of last Visit at the Residence of the Pauper.	Quantity and Description of Relief in Kind.		Value.	Date when given.	Relief ordered by Guardians.				Other Orders of the Board of Guardians.	Date when Order made.	Initials of Chairman or Clerk.	Observations.
									Medical Relief only.	Regular or Temporary Relief and any other, and what Relief from Clubs, Charitable Institutions, Government Pensions, or otherwise: such Relief, Pension, Allowance, or Contribution to be described, and the Amount stated.					Reported as given by Overseers.	Given by Relieving Officer.			Money.	In Kind. Quantity and Description.	In Kind. Value.	For what Time Allowed, or Nature of the Order made.				
																	s. d.		*s. d.*							

* This must be the Parish in which the Pauper is residing when the application is made, or that in which the application is made where there is no such Residence.

Instructions to the Relieving Officer for filling up the Application and Report Book.

1. The names of individuals comprised in families seeking relief must be inserted in the list in succession, thus :—

John Smith, Father, } ... ... Children { Anne,
Rachael Smith, his wife, } { Jane ;

with the requisite particulars of each member of each family placed opposite his name in the proper column.

2. If the age be not exactly known, it must be given as correctly as may be.

3. In setting down the calling of the applicant for relief, the name of the particular branch of labour which he has exercised must be inserted, thus :—"Agricultural labourer," "Thatcher," &c. In like manner, the callings of the relations of the applicant who may be liable to contribute to his or her maintenance should be stated. In the case of children the parents' calling must be inserted.

4. Care must be taken to inquire closely into the causes of the applications for relief, and to insert a correct statement of them.

5. In specifying the causes of the applications for relief by able-bodied labourers, where the application is founded on the loss of work, name the particular sort of work.

6. In specifying the causes of the applications for relief of children who become chargeable from the neglect or inability of their parents to provide for them, specify the nature of the inability or other cause : as, "Father's insanity" ; "Father's inability to obtain work" ; "Father absent from Home" ; "Father imprisoned."

7. In cases of applications arising from infirmity of mind or body, designate the nature and extent of the infirmity ; as a "Lunatic," or "Idiot," or "Deaf and Dumb," or "Crippled in the hand or foot," or "Helpless from old age."

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APPENDIX, No. 10.

PAPER handed in by Mr. *Knollys*.

ENGLAND AND WALES.

Expenditure on the Relief of the Poor, and number of Paupers.

1. Expenditure on the Relief of the Poor, 1897–98.

1. Excluding the sums paid by boards of guardians for the maintenance of lunatics in asylums, registered hospitals and licensed houses, the following Table shows the sums which were, according to "Part I. of the Annual Local Taxation Returns (England), 1897–98," expended on "the relief of the poor and purposes connected therewith" during the year ended Lady-day, 1898.

	£
In Maintenance	2,384,135
Out-relief	2,732,909
Other expenditure for the relief of the poor and purposes connected therewith (excluding maintenance of lunatics in asylums, &c.)	4,019,281
TOTAL	9,136,325

The expenditure entered under the head of "In-maintenance" includes all the expenses incurred in and about the maintenance, treatment, and relief of the paupers in workhouses, and other institutions under the control of boards of guardians, and the managers of the Metropolitan Asylum District, and other Asylum and School Districts, *exclusive* of repairs and furniture, and the salaries, remuneration and rations of the officers and servants, but *inclusive* of the charges for apprentice fees, outfits, burials, and the necessary expenses incurred in warming, cleansing, and lighting the workhouses or other institutions, and otherwise keeping them fit for daily use. The cost of the maintenance of vagrants in the vagrant wards is also included under this head.

"Out-relief" consists of the charges for all relief, whether given in money or in kind, to paupers relieved out of workhouses or the other institutions above referred to, together with school fees, schooling, and other expenses incurred with respect to such paupers, but exclusive of the salaries of officers, the charges for relief stations, and the expenditure on the maintenance of lunatics in asylums, registered hospitals, and licensed houses.

2. In the following Table the several items of expenditure for relief of the poor and purposes connected herewith in England and Wales, during the two years ended Lady-day, 1897 and 1898, are shown, together with the increase in each item, in the latter year :—

Items of Expenditure.	Year ended Lady-day, 1897.	Year ended Lady-day, 1898.	Increase.
	£.	£.	£.
In-maintenance	2,256,667	2,384,135	127,468
Out-relief	2,680,296	2,732,909	52,613
Maintenance of lunatics in asylums, registered hospitals, and licensed houses	1,642,505	1,691,951	49,446
Repayment of workhouse and other loans and interest thereon ...	793,001	838,657	45,656
Salaries and rations of officers, assistants and servants, and superannuation allowances	1,781,509	1,879,659	98,150
Other expenses of, or immediately connected with, relief	*1,278,211	*1,300,965	22,754
TOTAL ... ... £.	10,432,189	10,828,276	396,087

* Excluding 279,848*l.* in 1897, and 291,275*l.* in 1898, received by the poorer Metropolitan Unions and parishes from the Metropolitan Common Poor Fund.

The sums entered under the head of "Maintenance of lunatics in Asylums, Registered Hospitals, and Licensed Houses," include the full amounts charged by the asylum and other authorities for the support of insane paupers chargeable to the poor rates, without any deductions on account of the repayments from the counties and county boroughs, but they do not include the sums paid by the councils of counties and boroughs in respect of the provision and maintenance of asylum buildings; nor do they include the cost of the maintenance of lunatics chargeable to counties and boroughs.

"Repayment of Workhouse and other Loans, and interest thereon," includes all payments of principal and interest on account of the loans raised by boards of guardians and managers of asylum and Poor Law school districts.

The expenditure entered under the head "Other Expenses of or immediately connected with Relief," includes (*inter alia*) expenditure on furniture, building and repairs; certain establishment charges, including the cost of printing, stationery, and advertisements; the expenses of the maintenance of paupers in institutions other than Poor Law institutions, *e.g.*, in institutions for the deaf and dumb, or blind, in hospitals, and in certified schools; the cost of drugs and medical and surgical appliances, so far as it could not be apportioned to "In-maintenance" and "Out-relief"; rents and rates; the cost of wood, oakum, stone, &c., used for the employment of paupers; and the portion of the expenses connected with the cultivation of workhouse gardens and farms, not accounted for under "In-maintenance," "Rations of Officers," &c.

3. The following Table shows the gross amounts expended in England and Wales on the relief of the poor and purposes connected therewith, in each of the Ten years ended at Lady-day, 1898, distinguishing the amounts expended on (a) In-Maintenance and (b) Out-Relief, (c) the sums paid by Boards of Guardians in respect of the Maintenance of Lunatics in Asylums, Registered Hospitals, or Licensed Houses, and (d) all other expenses.

Years ended Lady-Day	Gross Expenditure for Relief of Poor.				
	In-Maintenance. (a.)	Out-Relief. (b.)	Maintenance of Lunatics in Asylums, Registered Hospitals, or Licensed Houses. (c.)	Other Expenses of or immediately connected with Relief.* (d.)	Total. (e.)
	£	£	£	£	£
1889	1,862,799	2,503,838	1,184,766	2,815,074	8,366,477
1890	1,899,648	2,453,860	1,221,719	2,859,118	8,434,345
1891	1,951,486	2,400,089	1,284,656	3,007,087	8,643,318
1892	2,044,062	2,374,380	1,331,733	3,097,503	8,847,678
1893	2,105,760	2,370,613	1,393,076	3,348,065	9,217,514
1894	2,198,312	2,460,503	1,466,185	3,548,505	9,673,505
1895	2,216,231	2,530,574	1,502,400	3,617,400	9,866,605
1896	2,254,350	2,644,650	1,556,133	3,760,841	10,215,974
1897	2,256,667	2,680,296	1,642,505	3,852,721	10,432,189
1898	2,384,135	2,732,909	1,691,951	4,019,281	10,828,276

PAUPERS RELIEVED ON 1st JULY 1898.

No. 1.—Remarks on the Returns of Pauperism, 1st July 1898.

Total number of Paupers.

The total number of paupers in receipt of relief on the first July 1898, in the 647 unions and parishes under separate boards of guardians in England and Wales, and the ten contributory (out-relief) unions, is shown in the following table :—

Table I.

Indoor.	Outdoor.	Gross Total.	Deduct Persons relieved both Indoor and Outdoor, on the 1st July.	Net Total.
207,168	635,755	842,923	142	842,781

Ratio of Paupers to Population.

The population of England and Wales, as estimated by the Registrar General, was 31,397,078 in the middle of the year 1898. Taking this as the basis of the calculation, the paupers relieved on the 1st of July 1898 amounted to one out of every 37 persons, or 2·7 per cent. of the population.

* Including "Repayment of Workhouse and other loans, and interest thereon," "Salaries, &c., of Officers, Assistants and Servants," and "Other expenses."

Classes of Paupers.

The next Table shows the number of paupers relieved in each of the different classes therein set forth distinguishing those receiving indoor relief from those in receipt of outdoor relief :—

TABLE II.

CLASSES OF PAUPERS.	Indoor.	Outdoor.	TOTAL.
Able-bodied males (adult)*	15,314	21,766	37,080
Able-bodied females (adult)	16,849	60,332	77,181
Children under 16 of able-bodied parents relieved	13,507	159,349	172,856
Not able-bodied males (adult)	57,101	82,552	139,653
Not able-bodied females (adult)	40,606	207,447	248,053
Children under 16 relieved with not able-bodied parents, or without parents.	37,243	29,930	67,173
Vagrants	9,224	133	9,357†
Insane :			
Males	7,222	32,697‡	39,919
Females	8,810	40,903‡	49,713
Children	1,292	646‡	1,938
TOTAL	207,168	635,755	842,923§

The paupers classed as "indoor," comprise the paupers in all establishments under the control of the guardians and in district schools, and also the paupers in same establishments not under the control of the guardians, such as schools certified under the 25 & 26 Vict. c. 43 ; institutions for idiots under the 31 & 32 Vict. c. 122 ; schools for deaf and dumb, or blind, not certified under the 25 & 26 Vict. c. 43 ; and other similar institutions.

The numbers of indoor paupers (exclusive of vagrants) in the two classes of establishments were as follows :—

In establishments under the control of guardians	189,780
In establishments not under the control of guardians, viz :—	
Certified schools	5,702
Hospitals or other institutions	2,462
TOTAL	197,944

The numbers of adult indoor paupers classified as "able-bodied," who were in health and who were temporarily disabled respectively, were as follows :—

Able-bodied males :—	
In health	5,441
Temporarily disabled	9,873
Able-bodied females :—	
In health	7,763
Temporarily disabled	9,086

The adult male paupers in receiptt of outdoor relief, who are classified as "able-bodied" in the returns, were relieved for the following causes :—

On account of sudden and urgent necessity	96
On account of their own sickness, accident, or infirmity	7,922
On account of the sickness, accident, or infirmity of some member of the family, or of a funeral	2,990
On account of want of work or other causes	10,758
TOTAL	21,766

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* For further particulars, see page iii. It will be observed that of the 15,314 adult able-bodied males who receive indoor relief, 9,873 were temporarily disabled, and that about one-half of those who received outdoor relief were relieved on account of their own sickness, accident, or infirmity, or of that of some member of their family, or a funeral.

† This is the total number of vagrants entered in the returns from all the unions in England and Wales as relieved on the 1st July. Any vagrant relieved in two unions on that day would be included twice. The number relieved on the night of that day was 5,338.

‡ The majority of insane paupers here classed as "outdoor" are in lunatic asylums, registered hospitals, or licensed houses. They numbered 69,301, of whom 30,811 were males, 37,971 females, and 519 children.

§ This includes the 142 persons who received both indoor and outdoor relief on the 1st July, as shown in Table I.

The adult female paupers in receipt of outdoor relief, who are classified as "able-bodied" in the Returns, are sub-divided into the following classes :—

Wives of able-bodied men relieved	16,621*
Widows	36,813
Single women without children	2,466
Mothers of illegitimate children	267
Wives relieved on account of husbands being in gaol, &c.	988
Wives of soldiers, sailors, and marines	146
Wives of other non-resident males...	3,031
TOTAL	60,332

It appears from the Returns that the number of the outdoor paupers who were in receipt of medical relief only was 14,630, of whom 4,899 were males, 5,553 females, and 4,078 children.

Children.

The total number of children under 16 years of age, exclusive of the insane, was 240,029, of whom 50,750 were in receipt of indoor relief, and 189,279 were receiving outdoor relief. Those in receipt of indoor relief included—

Illegitimate children of inmates	5,759
Orphans or other children relieved without their parents	33,382
Children of able-bodied inmates	8,621
Children of not able-bodied inmates	2,988
TOTAL	50,750

These 50,750 children were relieved in the following establishments :—

In workhouses, infirmaries, or sick asylums	25,100
In district or separate schools or other institutions under the control of guardians	18,685
In schools certified under the 25 & 26 Vict. c. 43...	5,555
In hospitals	398
In other institutions	1,012

Of the 1,292 children classified in Table II. on page ii as "indoor" insane, 886 were in the asylums for imbeciles belonging to the managers of the Metropolitan Asylum District.

PAUPERS RELIEVED ON 1st JANUARY 1899.

No. 1.—REMARKS ON THE RETURNS OF PAUPERISM, 1st JANUARY 1899.

Total number of Paupers.

THE total number of paupers in receipt of relief on the 1st January 1899, in the 647 unions and parishes under separate boards of guardians in England and Wales, and the 10 contributory (out-relief) unions, is shown in the following table :—

TABLE I.

Indoor.	Outdoor.	GROSS TOTAL.	Deduct persons relieved both indoor and Outdoor on the 1st January.	NET TOTAL
230,915	590,323	821,238	142	821,096

Ratio of Paupers to Population.

THE population of England and Wales, as estimated by the Registrar General, was 31,397,078 in the middle of the year 1898. Taking this as the basis of the calculation the paupers relieved on the 1st January 1899 amounted to one out of every 38 persons, or 2·6 per cent. of the population.

* A small number of wives of men who were not able-bodied, or were lunatics in asylums, or had been admitted to infirmaries, are included under this heading.

Classes of Paupers.

The next table shows the number of paupers relieved in each of the different classes therein set forth, distinquishing those receiving indoor relief from those in receipt of outdoor relief :—

TABLE II.

CLASSES OF PAUPERS.	Indoor.	Outdoor.	TOTAL.
Able-bodied males (adult)*	20,453	11,624	32,077
Able-bodied females (adult)	18,576	49,765	68,341
Children under 16 of able-bodied parents relieved	14,675	133,596	148,271
Not able-bodied males (adult)	65,983	82,529	148,512
Not able-bodied females (adult)	42,955	207,326	250,281
Children under 16 relieved with not able-bodied parents, or without parents.	37,532	29,501	67,033
Vagrants	13,082	284	13,366‡
Insane :			
Males	7,387	33,275†	40,662
Females	8,988	41,737†	50,725
Children	1,284	686†	1,970
TOTAL	230,915	590,323	821,238§

The paupers classed as "indoor" comprise the paupers in all establishments under the control of the guardians including district schools, and also the paupers in some establishments not under the control of the guardians, such as schools certified under the 25 and 26 Vict. c. 43 ; institutions for idiots under the 31 and 32 Vict. c. 122 ; schools for deaf and dumb, or blind, not certified under the 25 and 26 Vict. c. 43 ; and other similar institutions.

The numbers of indoor paupers (exclusive of vagrants) in the two classes of establishments were as follows :—

In establishments under the control of guardians	209,429
In establishments not under the control of guardians, viz. :—	
Certified schools	6,156
Hospitals or other institutions	2,248
TOTAL	217,833

The numbers of adult indoor paupers classified as "able-bodied," who were in health and who were temporarily disabled respectively, were as follows :—

Able-bodied males :	
In health	7,807
Temporarily disabled	12,646
Able-bodied females :	
In health	8,659
Temporarily disabled	9,917

The adult male paupers in receipt of outdoor relief, who are classified as "able-bodied" in the Returns were relieved for the following causes :—

On account of sudden and urgent necessity	103
On account of their own sickness, accident, or infirmity...	7,903
On account of the sickness, accident, or infirmity of some member of the family, or of a funeral	3,098
On account of want of work or other causes	520
TOTAL	11,624

* Of the 20,453 adult able-bodied males who received indoor relief 12,646 were temporarily disabled, and of 11,624 who received outdoor relief 11,104 were relieved on account of their own sickness, accident, or infirmity, or of that of some member of their family, or to defray the expenses of a funeral. See particulars on page iii.

† The majority of insane paupers here classed as "outdoor" are in lunatic asylums, registered hospitals, or licenced houses. They numbered 70,715 of whom 31,385 were adult males, 38,757 adult females, and 573 children.

‡ This is the total number of vagrants entered in the returns from all the unions in England and Wales as relieved on the 1st January 1899. Any vagrant relieved in two unions on that day would be included twice. The number relieved on the night of that day was 7,499.

§ This includes the 142 persons who received both indoor and outdoor relief on the 1st January, as shown in Table I.

The adult female paupers in receipt of outdoor relief, who are classified as "able-bodied" in the Returns, are sub-divided into the following classes :—

Wives of able-bodied men relieved	8,408*
Widows	34,589
Single women without children	2,460
Mothers of illegitimate children	276
Wives relieved on account of husbands being in gaol, &c.	1,039
Wives of soldiers, sailors, and marines	76
Wives of other non-resident males	2,917
TOTAL	49,765

It appears from the Returns that the number of the outdoor paupers who were in receipt of medical relief only was 15,190, of whom 5,259 were males, 5,761 females, and 4,170 children.

Children.

The total number of children under 16 years of age, exclusive of the insane, was 215,304, of whom 52,207 were in receipt of indoor relief, and 163,097 were receiving outdoor relief. Those in receipt of indoor relief included—

Illegitimate children of inmates	6,048
Orphans or other children relieved without their parents	33,607
Children of able-bodied inmates	9,532
Children of not able-bodied inmates	3,020
TOTAL	52,207

These 52,207 children were relieved in the following establishments :—

In workhouses, infirmaries, or sick asylums	25,401
In district or separate schools or other institutions under the control of guardians	19,532
In schools certified under the 25 and 26 Vict. c. 43	6,024
In hospitals	224
In other institutions	1,026

Of the 1,284 children classified in Table II. on page ii. as "indoor" insane, 827 were in the asylums for imbeciles belonging to the managers of the Metropolitan Asylum District.

* A small number of wives of men who were not able-bodied, or were lunatics in asylums, or had been admitted to infirmaries, are included under this heading.

APPENDIX, No. 11.

PAPER handed in by the *Chairman*.

The Right Honourable *Henry Chaplin*, M.P., Chairman of the Select Committee on Aged Deserving Poor, House of Commons.

Sir,

As we understand that the necessity of reporting this Session, will preclude our Society from giving evidence in support of the "Scheme for Old Age Pensions," which we have prepared, I am directed to submit the following special points to which we desire to call the attention of the Committee :

1. *Who shall receive pensions.*—We propose that every British-born subject resident in the United Kingdom who has reached the age of 70 years, and has not succeeded in making provision for old age, shall be entitled to claim from the State a pension of 5*s.* weekly, without thereby incurring any civil disability.

2. *Disqualification.*—This claim to be disallowed in the case of those who are proved to be disqualified by habitual drunkenness, habitual crime, or habitual idleness.

3. *Funds, how provided.*—The funds for this purpose to be provided, as to three-fourths of the amount, by a payment by the Poor Law guardians to the State, in proportion to the rateable value of each union or parish : and as to one-fourth directly by the State.

4. *Payments through Post Office.*—The applications should be received by, and investigations as to qualification should be made by, a Government Department ; but the pensions should be paid through the Post Office.

5. *Encouragement of Thrift.*—Members of friendly and other societies, if entitled to a pension (not exceeding 5*s.* weekly) from their society, to be paid the State pension in addition.

6. *Persons in receipt of Relief.*—Basing our calculations on the Report of Lord Rothschild's Committee of 1898, that "Three persons out of every 10 over 65 years of age apply for relief in the course of the year" ; we assume the number of persons over 70 years of age now receiving relief to be 500,000.

7. *Probable number of Pensioners.*—A proportion of these would not be eligible to receive a pension, and must be left in the care of the guardians ; on the other hand, a number of persons, now on the verge of relief would apply for and obtain pensions. We assume that the number of persons so applying would about equal the number of those left in the care of the guardians ; so that the number of pensioners would probably be 500,000.

8. *Cost to the State.*—The pensions for these 500,000 persons would amount to 6,500,000*l.* yearly ; of this sum the guardians would contribute from the rates 4,875,000*l.*, leaving only 1,625,000*l.* to be provided by the State.

9. *Saving to the Rates.*—It appears probable that the number of persons now in receipt of relief who would be entitled to pensions would be about 300,000 ; hence the guardians would be relieved of the necessity of providing for these. Taking 7*s.* a week as the average total cost of each pauper, it follows that there would be a saving to the rates of 5,460,000*l.*, which is 585,000*l.* more than the guardians would be asked to contribute under this scheme

10. *Summary.*—In other words, all duly qualified persons of 70 years of age and upwards would obtain pensions at a cost to the State of only about 1½ millions sterling ; and at the same time a saving would be effected in the rates of about half-a-million sterling.

11. *A practical Scheme.*—The Society is convinced that no such "hopeful and practical proposal" has yet been submitted, and they are sustained in this conviction by the opinions of several members of Parliament and Poor Law guardians to whom this Scheme has been submitted.

The Society ventures respectfully to urge upon the Committee that they should give these points careful consideration before drawing up their Report.

I have, &c.
(signed) *T. Saltinstall Taylor*,
Secretary, Society for Promoting Old Age Pensions,
41, Berners-street, W.

22 June 1899.

APPENDIX, No. 12.

PAPER handed in by Mr. *Davy*.

RETURNS to be put in :—

1. List of questions put to old age pensioners, *see* page 16 of pamphlet enclosed.
2. Translation of text of the Old Age Pension Act, *see* page 16 of Reports from Her Majesty's representatives as to assistance given by Foreign Governments to provision for old age ; printed 1891. (Commercial, No. 22, 1891.)

AVERAGE AMOUNT of PENSIONS per HEAD.

(Tables taken from the Statistik Aarbog, 1898.)

	Under 50 Kr.	50–100 Kr.	100–150 Kr.	150–200 Kr.	200 Kr. or over.	Under 50 Kr.	50–100 Kr.	100–150 Kr.	150–200 Kr.	200 Kr. or over.
	Heads of Families.									
	Men.					Women.				
1895 :	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
Copenhagen	5·2	11·7	28·7	27·6	26·8	10·0	70·0	15·0	5·0	—
Provincial Towns ...	4·3	26·0	30·5	18·7	20·5	2·9	51·4	28·6	17·1	—
Market Towns ...	2·2	16·3	23·7	15·6	42·2	—	—	—	50·0	50·0
Country Districts ...	19·6	39·2	24·4	10·2	6·6	23·0	41·8	25·4	4·9	4·9
Whole Country ...	16·4	35·2	25·5	12·6	10·3	17·3	46·4	24·6	7·8	3·9
1896 :										
Copenhagen	4·7	10·6	27·3	27·7	29·7	4·4	82·6	13·0	—	—
Provincial Towns ...	4·3	24·4	28·2	21·5	21·6	—	41·9	38·8	19·3	—
Market Towns ...	3·5	12·0	22·5	18·3	43·7	—	—	—	50·0	50·0
Country Districts ...	18·0	38·9	25·0	11·2	6·9	25·8	39·1	26·5	5·5	3·1
Whole Country ...	15·0	34·6	25·5	13·9	11·0	18·5	44·6	26·6	7·6	2·7
	Single Persons.									
1895 :										
Copenhagen	9·2	24·6	37·9	20·8	7·5	7·8	39·3	42·7	9·3	0·9
Provincial Towns ...	6·6	25·4	34·1	16·2	7·7	10·8	42·8	33·9	10·5	2·0
Market Towns ...	7·4	11·1	34·6	27·2	19·7	2·4	33·6	33·5	26·7	3·8
Country Districts ...	23·2	43·8	23·4	7·3	2·3	24·1	50·5	21·1	3·4	0·9
Whole Country ...	19·5	40·7	26·2	9·9	3·7	18·0	46·6	27·8	6·5	1·1
1896 :										
Copenhagen	7·8	24·7	34·4	24·7	8·4	7·3	38·0	41·5	12·0	1·2
Provincial Towns ...	5·1	34·1	32·8	18·7	9·3	9·0	41·3	35·5	11·7	2·5
Market Towns ...	4·8	16·7	30·9	22·6	25·0	3·9	30·1	34·6	27·6	3·8
Country Districts ...	19·7	43·9	25·5	8·1	2·8	22·0	50·2	23·1	3·8	0·9
Whole Country ...	16·4	40·5	27·7	11·2	4·5	16·3	45·7	29·2	7·5	1·3

~~A kroner equals 1*s.* 1½*d.* Fifty kroner a year would be about 1*s.* 1*d.* a week.~~

NUMBER OF OLD AGE PENSIONERS.

	Heads of Families.		Single Persons.		Dependents.	TOTALS.
	M.	F.	M.	F.		
On 1st January 1895 :						
Copenhagen	826	15	556	3,238	1,110	5,745
Provincial Towns ...	1,376	32	742	3,467	1,706	7,323
Market Towns	111	2	65	463	124	765
Country Districts	8,959	102	4,212	10,537	10,766	34,576
Whole Country... ...	11,272	151	5,575	17,705	13,706	48,409
On 1st January 1896 :						
Copenhagen	900	9	580	3,529	1,156	6,174
Provincial Towns	1,499	26	751	3,595	1,824	7,695
Market Towns	120	2	71	500	135	828
Country Districts	9,256	108	4,270	11,030	11,108	35,772
Whole Country... ...	11,775	145	5,672	18,654	14,223	50,469
On 1st January 1899 :						
Copenhagen	963	22	627	3,689	1,280	6,581
Provincial Towns	1,567	27	799	3,834	1,906	8,133
Market Towns	121	22	73	569	132	897
Country Districts	9,719	120	4,296	11,547	11,637	37,319
Whole Country... ...	12,370	171	5,795	19,639	14,955	52,930

	Total Pensioners (including Dependents) as a percentage of		Male Pensioners (not including Dependents) as a percentage of Males over 60.	Female Pensioners (not including Dependents) as a percentage of Single, Widowed and Separated Women over 60.
	The whole Population.	The Population over 60.		
1st January 1892	1·85	17·03	13·75	19·28
1st January 1893	1·97	19·31	14·70	22·04
1st January 1894	2·10	20·28	15·48	23·88
1st January 1895	2·15	21·01	15·92	24·78
1st January 1896	2·22	21·74	16·38	25·89
1st January 1897	2·31	22·66	16·93	27·08

WHOLE COUNTRY.

Average amount per head for years 1894, 1895 and 1896.

	Under 50 Kr.	50–100 Kr.	100–150 Kr.	150–200 Kr.	200 Kr. or over.
	Per cent.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
Heads of Families { 1894	17·7	36·6	24·6	12·4	8·7
Heads of Families { 1895	16·4	35·2	25·5	12·6	10·3
Heads of Families { 1896	15·0	34·6	25·5	13·9	11·0
Single Men { 1894	21·2	40·8	25·5	9·5	3·0
Single Men { 1895	19·5	40·7	26·2	9·9	3·7
Single Men { 1896	16·4	40·5	27·4	11·2	4·5
Single Women { 1894	19·2	48·4	26·2	5·4	0·8
Single Women { 1895	18·0	46·6	27·8	6·5	1·1
Single Women { 1896	16·3	45·7	29·2	7·5	1·3

Eighteen kroner equals one pound sterling (about).

AVERAGE ANNUAL PAYMENT per HEAD.

Copenhagen.		Provincial Towns.		Market Towns.		Country Districts.		TOTAL.	
1896.	1895.	1896.	1895.	1896.	1895.	1896.	1895.	1896.	1895.
Kr.	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*
122	118	93	90	134	130	62	60	75	72
151	146	122	118	159	156	90	87	105	101

Eighteen kroner equals one pound sterling (about).

TOTAL PAYMENTS for PENSIONS.

Year.	State.	Copenhagen.	Provincial Towns.	Market Towns.	Country Districts.	Total Communal Payment.	TOTAL.
	Kr.	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*	*Kr.*
1892	1,014,278	267,117	269,833	33,588	973,145	1,543,683	2,557,961
1893	1,392,154	303,019	272,727	33,916	961,270	1,570,932	2,963,086
1894	1,618,724	305,992	289,057	35,956	999,725	1,630,730	3,249,454
1895	1,796,913	341,764	321,913	39,534	1,096,961	1,800,172	3,597,085
1896	1,950,134	368,087	350,936	45,216	1,179,326	1,943,565	3,893,699

POOR LAW EXPENDITURE.

(Return from the Ministry of the Interior.)

	Kr.
1890	8,228,558
1891	8,052,347
1892	7,897,499
1893	7,419,073
1894	7,143,803
1895	6,836,715
1896	6,770,467

This expenditure includes the sums spent on providing new buildings.

In 1895 the pension expenditure amounted to 216,316*l.*, or about 2*s.* a head on the population. The poor law expenditure amounted to 376,137*l.*, or about 3*s.* 6*d.* a head on the population.

APPENDIX, No. 13.

PAPER handed in by the *Chairman*.

ASSOCIATION OF COUNTY COUNCILS IN SCOTLAND.

MEMORANDUM by the Association to the Select Committee on Aged Deserving Poor.

At the annual meeting of the Association of County Councils in Scotland, held on the 9th June 1899, the following resolutions were unanimously adopted: "(1) That in view of the fact that a Royal Commission is now inquiring into the question of the incidence of local taxation, it is undesirable that a new and probably very heavy charge should be made on the county rates for the purpose of Old Age Pensions or Cottage Homes,—county rates being, as they are levied exclusively on ownership and occupancy of lands or houses, and that any new charge for such purpose should be met out of the Imperial revenue, the incidence of which is more generally and equitably distributed; and (2) That as it is the fact that the cost of Poor Law relief is at present a charge on parishes, and that these Bills would practically create a new system of 'relief to necessitous deserving poor' with a new charge on county rates, thus establishing a dual system, great administrative difficulties will follow; that the line which would separate the class entitled to parochial relief from those entitled to relief under the new schemes would be a very difficult one to define precisely, and constant questions as to whether a person was chargeable to a particular parish under the existing system or to a whole county under the proposed system would certainly arise, as well as many difficult questions in regard to settlement; and that the Association of County Councils in Scotland urge that no responsibility in connection with Poor Law administration should be thrown on County Councils."

It was further decided to offer witnesses to appear before the Select Committee in support of the views of the Association, and Mr. A. M. Gordon, President, along with Mr. A. W. Myles, County Clerk of Forfarshire, were appointed to represent the Association in the event of the Committee agreeing to receive witnesses.

The Committee were pleased to intimate their willingness to hear the views of the Association, but after perusing the evidence of Mr. Bickersteth, given on behalf of the Association of County Councils in England, the Scotch representatives were of opinion that they had little or nothing to add to what had been said on behalf of the English Association, and consequently did not desire to occupy the time of the Committee by appearing before them.

The Association of County Councils in Scotland therefore beg to adopt the evidence given by Mr. Bickersteth, emphasising particularly their agreement with the English Association in strongly objecting to either the administration or the burden of Old Age Pensions being thrown on County Councils.

In adopting Mr. Bickersteth's evidence it is right that attention should be drawn to the differences existing in the Local Government of England and Scotland. In Scotland, District Committees, which correspond with the Rural or Urban Councils in England, are practically Sub-Committees of the County Council, and the Poor Law is administered by the Parish Councils, which have absolutely no connection with the County Council.

Alex. M. Gordon.
A. W. Myles.

APPENDIX, No. 14.

PAPER handed in by Colonel *Milward*.

With the view of rendering some practical assistance in solving the difficult problems connected with Old Age Pensions, I have suggested that a census be taken in certain urban and rural parishes in South Warwickshire, with the object of ascertaining the number of those who are over 65 years of age, and the resources of those among them who have less than 10s. per week. I use the word resources in the larger sense, *i.e.*, not only the amount of the incomings, but the sources from which they are derived. From these particulars it will be possible, in the parishes covered by the census, to determine where Old Age Pensions are required, and also the proportion of the population where thrift, or other causes, have operated to provide a contributory income.

The following parishes have been chosen for the purposes of the census :—

Table I.

Parish.	County.	Population.	Employment, &c.
Stratford-on-Avon	Warwick	8,318	County town.
St. George's, Redditch	Worcester	2,445	Parts of the manufacturing town of Redditch (population 15,000)
Upper Ipsley, Redditch	Warwick	3,240	
Studley	Ditto	2,566	Manufacturing.
Coughton	Ditto	201	Agricultural.
Sambourne	Ditto	487	Ditto.
Salford Priors	Ditto	780	Ditto.
Bidford	Ditto	1,449	Ditto.
Wellesbourne	Ditto	1,123	Ditto.
Honington	Ditto	700	Ditto.
	Total Population	21,309	

It will be seen that care has been taken to select for the purposes of the census parishes which may be considered to be fairly representative of the population of the whole of Great Britain, with the exception perhaps of large cities where there may be excessive poverty in certain districts; two of the parishes, however, may be classed as distinctly poor parishes. Every pains have been taken by the clergy and others who have taken the census to obtain accurate and exhaustive results, with so great success that while the returns for England and Wales show 4·7 per cent. of the population over 65 years of age, the census papers collected in the above parishes show 4·5 per cent.

Table II.

Parish.	Population.	Number over 65 Years of Age.	Income exceeding 10s. per Week.	Income 10s. and under.	In the Workhouse.
Stratford-on-Avon	8,318	22 335	159	164	34
St. George's, Redditch	2,445	54	31	23	—
Upper Ipsley, Redditch	3,240	107	39	68	—
Studley	2,566	92	49	36	7
Coughton	201	14	2	11	1
Sambourne	487	26	14	12	—
Salford Priors	780	87	49	36	2
Bidford	1,449	103	42	53	8
Wellesbourne	1,123	84	29	49	6
Honington	700	66	19	46	1
Totals	21,309	968 22	433	498	59

TABLE III.

	Income exceeding 10s.	Income less than 10s.	In Workhouse.	Total.
Males	229	176	{ 15 / 27 }	447
Females	204	322	17	543

With a view to Old Age Pensions, I proceed to classify, as far as possible, the sources of income of those who live in their own parishes, *i.e.*, are not inmates of a workhouse, upon less than 10s. a week, and for this purpose I have been obliged to take broader lines than are given in the details of the census returns, but the following table may be taken to be substantially accurate :—

TABLE IV.

CLASS.	ANALYSIS.	NUMBER.
I.	Occupy house and live on parish relief...	69
II.	„ „ earnings	110
III.	„ „ earnings and parish relief	44
IV.	„ and supported by children and parish relief	31
V.	„ and supported by children	17
VI.	„ and live on savings and earnings	16
VII.	Almshouses	44
VIII.	Live with children and receive parish relief	46
IX.	„ and on earnings	22
X.	„ and on earnings and parish relief... ...	4
XI.	Entirely supported by children	47
XII.	Live on pensions and parish relief	5
XIII.	„ pensions alone	6
XIV.	Occupy house and live on earnings and contributions ...	13
XV.	„ and live on parish relief and benefit societies	6
XVI.	Supported by their husbands or wives	5
XVII.	Occupy houses and supported by benefit societies	10
XVIII.	Not classified	3
		498

Of the above number 63 are or have been subscribers to benefit societies, and they are classified as follows :—

TABLE V.

a.	Members receiving benefit	16
b.	Members not receiving benefit...	16
c.	Society "broken"	18
d.	Ceased to subscribe	13

I venture to lay before the Committee the following experimental scheme for Old Age Pensions, based upon the foregoing tables. I take as a basis of this scheme that the State will add a certain amount where a contributory income, which I will call a thrift income, exists ; and I propose that the State should add 2*s.* 6*d.* per week to a thrift income of 2*s.* 6*d.*, 5*s.*, or 7*s.* 6*d.* per week, and, above 7*s.* 6*d.*, a smaller sum until a maximum of 10*s.* is attained. In

In other words, the State addition shall be a fixed sum of 2*s.* 6*d.*, and that the total income shall not be less than 5*s.* or more than 10*s.* I interpret the thrift income in a wide sense to mean income derived from—

a. Savings;
b. Earnings;
c. Friendly Societies;
d. Contributions of Children in money or in kind;
e. Pensions from Employers;

or, in part from one source and in part from others.

The State need not be assured of the permanent continuance of the thrift income, as it would only pay its quota from year to year as the thrift income is forthcoming. This disposes of the necessity of an investigation into the investments or stability of friendly societies, and also of the depositing of large sums by relatives or employers. With reference to employers, however, there would be so great a temptation to discharge a man upon his pension at 65 years of age, to make room for younger and more active men, that I would require them to enter into an agreement to pay the pension during the whole remaining life of the pensioner.

Applying these proposals, and the definition of thrift income above, to the census figures in South Warwickshire, the following classes may be omitted as having no thrift income, and also as classes that would not be benefited by a pension limited to 2*s.* 6*d.* per week.

TABLE VI.

Class I.	Live on parish relief	69
„ VII.	Live in almshouses	44
„ XVI.	Supported by husbands or wives	5
	TOTAL	118

Leaving 380 out of a population of 21,309, who are eligible for a pension upon the lines I have indicated.

The income of the 380 persons is ascertained to be as follows (making an allowance of 4*s.* per week where there is maintenance by children).

TABLE VII.

Not exceeding 5*s.* per week	205
Exceeding 5*s.* and not exceeding 7*s.* 6*d.*	128
Exceeding 7*s.* 6*d.* and not exceeding 10*s.*	47
TOTAL	380

And the amount required to provide an annual pension at the rate of 2*s.* 6*d.* per week to those whose income does not exceed 7*s.* 6*d.*, and 1*s.* 3*d.* per week to those exceeding 7*s.* 6*d.* but not exceeding 10*s.*, is 2,317*l.* 5*s.* Assuming the population of the United Kingdom to be at the present time 40,000,000, a total sum would be required of 4,349,805*l.* From this sum must be deducted the amount already paid in outdoor relief to these same persons, which in the South Warwickshire census amounts to *956l. 16s.* per annum, or for the total population 1,796,048*l.*, so that the net annual increase of expenditure under this scheme, and extending the pensions to as high a sum as 10*s.* per week, would be *2,553,757l.*

APPENDIX, No. 15.

PAPER of Mr. *Lock's* handed in by the *Chairman*.

Reference.

MEMORANDUM for Evidence at the Select Committee of the House of Commons on the DESERVING AGED POOR.

1. THE reference to the Committee is (1) To consider and report upon the best means of improving the condition of the aged deserving poor, and of providing for those of them who are helpless and infirm; (2) To consider Bills submitted to Parliament.

2. The Bills in the main contain proposals and suggest difficulties which have been discussed in the reports of the Royal Commission and the Committee on Old Age Pensions.

Suggestions: endowments: friendly societies.

3. If the judgment of these two bodies be accepted as reasonable, if not conclusive, suggestions may be looked for in (1) in the better administration of relief; and (2) in the fuller development of friendly societies.

Advantages of method suggested.

4. To those who believe in the desirability of preserving the social independence or the self-maintenance of the working classes, these lines suggest the better method of meeting the demand. The demand is limited (as in the reference to the Select Committee), to the poor. It is dealt with in detail and not by any set scheme which treats men and women living under different conditions as though their conditions were the same. It provides for help irrespective of the somewhat arbitrary divisions of age—a condition that affects different trades and the different sexes very unequally. It provides sufficient help. It encourages thrift, and does not (*e.g.* as in the Danish system) put a drawback on thrift, giving, where all have an equal right, less to a man who has saved more—a result that must ensue on a statutory system of pension relief. It requires no increase of taxation or the transfer of local burthens to the exchequer.

The following evidence is based on personal and general experience in helping a large number of aged poor persons.

5. The administration of Poor Law relief is closely connected with that of charity, especially endowed charity.

Sum available for pensions.

6. A Return shows that nearly one million a year is spent on pensions and almshouses and gifts in money and kind from the funds of endowed charities.

Effect of endowments for pensions, &c., ill administered on the aged poor. Various towns.

7. It can be shown generally that where there is a large distribution of endowed charities of these kinds, there is a larger amount of old age pauperism.

Examples of the following towns amongst others:—

(1.) Norwich: Large charities; a population dwindling in the central wards of the city; large pauperism in old age; large outdoor relief expenditure; the attractive force of pension charities if ill administered (a) keeping claimants on the spot, and (b) drawing claimants from without, evidence of which may be found in the excess of old age population in the city.

(2.) So Bristol, Winchester, Banbury, Cambridge, Salford, Bedford, and St. Faiths.

(3.) On the other hand, for opposite results, *c.f.* Oxford, Shrewsbury, &c.

The results depend on the administration of Poor Law relief on the one side, and of charitable relief on the other.

8. Where the supply of charitable pensions from endowments was larger, a smaller dependence of the aged on the Poor Law would be anticipated. The above figures show that this is sometimes the case, but that also (a) where there is less relief people provide better for themselves, and (b), if the relief available from endowments were properly administered it would lead to an "improvement of the condition of the aged deserving poor," and not to pauperism.

The West Riding. Amount and distribution of charities for the aged.

9. The endowed charities of the West Riding have recently been revised by the Charity Commissioners. A Table submitted shows the means available from this source in the several parishes of each union, the amount spent on outdoor relief, old age dependence, &c.

London.

A Table, arranged according to Unions in London, shows the means there available from the same source, some 60,000*l.* to 70,000*l.* a year. It shows also the amount raised by District Committees of the Charity Organisation Society on lines suggested below, and other special charitable agencies, besides giving other comparative data.

Endowed charities a system of relief concurrent with that of the Poor Law, but left isolated, unorganised, and parochial.

10. The endowed charities were, as the Acts and other evidence show, a system of poor relief concurrent with that of the Poor Law. Churchwardens and overseers were usually among the trustees, and the administration of this relief in the parish was conducted by them on lines similar to that of rate-aided poor relief, or as available for a better class of poor.

11. The administration of poor relief was parochial till 1834. At that time the parishes were grouped in unions, while the endowed charities remained parochial. Poor Law relief was placed in the hands of a representative body. The endowed charities remained in the hands of isolated bodies of trustees—no longer associated in any way with the rate-provided poor relief. A central body guided the administration of Poor Law relief. Except within limits mentioned below, no central body promoted good detailed administration and a good method of relief in connection with the endowed charities. Want of good and generally recognised methods of relief and supervision in endowed charities.

12. Since the Charitable Trusts Act, schemes have been made by the Charity Commissioners for many endowed charities, though very many of the charities have not been touched by them. Schemes are made, but the Commissioners have no staff for the proper supervision of the administration under their schemes.

13. As a rule, trustees have no means of making systematic inquiry—not even such inquiry as is made by the relieving officers. Without this it is difficult to prevent a charity being used for patronage, as by appointment by each trustee in rotation, &c., there being no accepted principles in the administration. Want of means of investigation.

14. The result are necessarily often unsatisfactory.
Returns are submitted of results of inquiries into cases of aged people receiving pensions from one large endowed charity.
Also of the results of inquiries in regard to claimants for the benefits of another large endowed charity. Results of inquiries in regard to recipients or claimants of charities for the aged.

15. Trustees are to some extent realising the necessity of greater care in administration; and the schemes of the Charity Commission have been gradually developed to allow of the definite statement of certain principles, of a good method, and of considerable discretion in details of administration.

16. *Suggestion*:—That on certain conditions endowed charity could fulfil the duty of dealing with cases of the aged, which, considered from the point of view of the Poor Law, are unsuitable for Poor Law relief. (For statement of conditions *see* end.) Conditions under which endowed charities could deal with the problem of the deserving aged poor.

17. If endowed charity, instead of being dealt with in isolated trusts, were administered in connection with voluntary charity, as can now be done in accordance with the City Parochial Foundation Scheme—(1) the amount available for relief would be much larger. The million a year now available for endowed charities for the aged and for relief in money or kind might on this method be trebled. Employers, relations, and friends would help. There would be kindly visits from an almoner. Conditions that tend to thrift and self-support would be required. (1) Additional means.

Particulars of the actual working of this method on a large scale are available. (*See* papers and returns submitted, &c.) [For one return *see* end.]

18. From the point of view of good charitable administration the present outdoor relief system is quite insufficient and antiquated. *Cf.* such points as—the kind of inquiry, personal supervision, inadequacy, training of officers, &c. Objections to present outdoor relief.

19. Rate aid is obstructive of charity, prevents employers and relations from assisting. Charity, therefore, should be administered separately.

20. But charity could deal with the old age question on the lines above suggested, if the status of charitable administration were recognised and good administration promoted. Thus after 1834 the Poor Law Board dealt almost exclusively with questions of Poor Law relief, now one out of many departments of the Local Government Board. But the continuous influence of the Charity Commission has been extremely limited, as is shown above. It is a question whether there should not be some central body dealing with the two departments—poor relief and endowed charities—between which there should be close connection, if the aged poor are to be properly cared for. (2) Recognition and status of charities, especially endowed charities, for these purposes. (3) Central general supervision.

21. If not, at least— (4) Publication of information as to charities.

(1.) There should be furnished annually information up to date in regard to all endowed charities, much as is done in the case of friendly societies.

(2.) A recognised method of procedure, investigation, &c. (5) Recognised procedure.

(3.) A sufficient staff for supervision.

In this way the means available for the aged would be used more equitably, and popular confidence in the administration of these charities would be increased.

22. Returns show that the desire to leave money for charitable endowment is increasing. A good system of charitable pensions would be likely to receive considerable support, if the administration were local and competent. (6) Probable increase of funds for the help of the aged.

23. As to the distribution of these charities : (7) Reorganisation of the endowments according to local needs.

(1.) They are often very unevenly distributed if we compare parish and parish. In some instances this might be modified with great advantage by following the precedent of Mr. Bryce's Act, but not diverting the charities to educational uses. Thus in the case of Salisbury and other towns the charities might be thrown open to the county. Counties.

(2.) In boroughs the trustees might be brought into a common board, working on the definite lines suggested. Boroughs.

(3.) In country districts a small committee of the union or district council might administer the charities possibly in special co-operation with the parish councils, some settlement fair to the several parishes being arrived at. Inquiry might be made by the relieving officers if necessary. District councils and parishes.

In these ways a provision for the deserving aged poor throughout the country would gradually be created apart from the Poor Law and on good lines.

24. For the infirm and helpless an extended infirmary system is necessary, as experience of particular cases proves. (8) The infirm and helpless.

(9) A Royal Commission.

25. It is a question whether there should not be a systematic inquiry by Royal Commission into the administration of Poor Law and charitable relief with a view to re-consideration and possible re-adjustment of present methods.

26. As to the development of Friendly Societies, the following notes are submitted :—

The growth of endowment insurance, &c.

(1.) There has of recent years been an enormous increase of Endowment Policies among the working classes. The Prudential Assurance Company, for instance, has now over 550,000 policies, securing benefits at age of 60 and upwards, and securing capital sums exceeding 23,000,000*l.*

(2.) There has been a remarkable growth of the "Deposit" Society system.

The adoption of the system by Friendly Societies.

(3.) The counter-attraction of sharing-out clubs and other difficulties in the way of the large affiliated order.

(4.) The possibility (as shown by examples) of the large affiliated Societies adopting methods financially sound but simple, and more attractive from the point of view of provision for old age.

(5.) The sufficiency of such provision for the younger generation, and especially for women.

18 June 1899. *C. S. Lock.*

Appendix IV.

Return of the Society's Pensioners on December 31, 1898.

	Individuals.	
Total { Males	236	= 1,229
Total { Females	993	
Married couples	122 = 244	
Married men only	29	
Married women only	7	
Widowers	66	
Widows	544	
Single men	19	
Single women	320	
	—	1,229
Over 65 years	988	
Between 60 and 65 years	128	
Under 60 years	113	
	—	1,229
Number of cases advertised by Council	197	
Previous years :—		
December 1895—Individuals	1,089	
Cases advertised	202	
December 1896—Individuals	1,194	
Cases advertised	236	
December 1897—Individuals	1,208	
Cases advertised	230	

Pension Conditions.

(*c.f.* City Parochial Foundation Scheme) of the following conditions :—

Help from relations, friends, employers, charities, &c.

"1. That the relatives, if there be any, who are legally or morally liable to help the applicant, undertake to give reasonable assistance.

"2. That help be obtained, as far as possible, from employers, friends, endowed charities, local and other relief societies, parochial and chapel funds, and all other available sources.

The statement on the case-papers.

"3. That there be upon the case-papers a statement showing (1) the sources of relief, (2) the pecuniary help available from each source, and (3) the nature and amount of the assured relief in kind, if any, which may be forthcoming from relations or others.

"Note.—In stating the amount of assured relief in kind, it will not be necessary to make an estimate of it in money. It will be sufficient to state it in as definite general terms as may be possible, *e.g.*, 'the son undertakes to provide a meal a day.'

The total income, &c.

"4. That the total income from all sources be sufficient to enable the recipient to live decently and in moderate comfort.

"5. That when it is proved to the satisfaction of the [Districts Sub-]Committee that this standard of decency and comfort is being maintained, the [Districts] Sub-Committee do not insist on any minimum allowance in kind or cash. They, however, suggest as a guide in granting pensions 1*s.* a day for married couples, and 8*d.* a day for single men or women, exclusive of rent.

"6. That if, in the individual case, the District Committee decide to make themselves responsible for a less income than the above, they shall state clearly the reasons why a smaller sum is in their opinion sufficient. The Districts Sub-Committee will form their judgment on this point upon the facts set down in the case-papers.

"7. That an almoner be appointed, who will visit the pensioner from week to week, or, in any case at regular intervals, ascertain if there be any signs of diminished comfort, or any failure in the amount of maintenance received, and, in that case, report the same and any other relevant matters, forthwith to the Committee."

Out-door relief.

Advertisements will not be inserted for pensions in supplementation of outdoor relief.

No pension guaranteed.

The approval of the [Districts Sub-]Committee in a pension case extends to six months only. In the advertisement which they insert in regard to it, they ask for assistance for that period only; and, as has been already intimated, no pension can be guaranteed beyond the result of the advertisement. District Committees should make this point clearly understood by applicants.

APPENDIX, No. 16.

PAPER handed in by Mr. *H. B. Cleaver.*

WEST DERBY UNION.

RATE in the £. for Nett Expenditure of Guardians.

	s.	d.
Year ended Lady Day, 1880	1	2¾
" " " 1899	1	–

Population of Union, 1881	358,073
" " " 1891	444,403

	£.
Rateable Value, March 1879	1,431,644
" " " 1899	2,356,458

——	Indoor.	Outdoor.*	Total.
Number of Paupers in receipt of Relief on 1st January 1879	2,168	5,307	7,475
Ditto, 1st January 1899	3,720	3,219	6,939

* Not including lunatics in asylums.

APPENDIX, No. 17.

PAPER handed in by the *Chairman*.

(S. 72,829.)

Sir, Charity Commission, Whitehall, S.W., 21 June 1899.

THE Right Honourable H. Chaplin, M.P., President of the Local Government Board, has, as Chairman of a Select Committee of the House of Commons on the Aged Deserving Poor, requested the Charity Commissioners to endeavour to procure, for the use of the Committee, answers from Clerks to Pension Charities to the questions which you will find set out in the accompanying enclosure.

The Charity Commissioners, accordingly, direct me to request that you will, as Clerk to the Trustees of the above-named Charity, be so good as to favour them, for the service of the above-mentioned Committee of the House of Commons, with replies to these questions.

The time at the disposal of the Committee being extremely short, I am to say that you will further oblige the Commissioners if you will be so good as to reply to these questions in the course of a week from this date.

I am, &c.
(signed) *D. R. Fearon.*

APPENDIX, No. 18.

PAPER handed in by the *Chairman*.

Questions to Clerks of Pension Charities.

Please state :—

1. Amount of income applicable to pensions under the scheme.

2. Maximum and minimum amount of pension allowed by scheme.

3. Do the Trustees in practice grant the minimum allowed, or the maximum, or vary the amount of the pension within these limits according to the circumstances of the pensioner?

4. What is the average age of pensioners when they are appointed?

5. How do the Trustees investigate the cases of the applicants? By their own inquiries, or by their clerk's? Or do they avail themselves of the assistance of Charity Organisation Societies?

6. Are the Trustees usually acquainted with the circumstances of the locality, and is a personal knowledge of the circumstances of the locality and the applicants, by the Trustees or their clerk, regarded as desirable or essential for the satisfactory working of a pension scheme?

7. Do the Trustees require any definite proofs or tests of merit, or thrift, or of a provident life on the part of an applicant (as *e.g.* that he or she should be able to produce some contributory income, or should have belonged to a friendly society), or do they simply grant pensions upon general evidence as to good character?

8. Do pensioners as a rule live by themselves or with relatives? Is the pension sufficient to maintain them without other means of subsistence?

9. Do many pensioners have to surrender their pensions and go to workhouse infirmaries, by reason of inability to take care of themselves?

10. May the scheme in its results be regarded as satisfactory to the pensioners themselves, and beneficial to the interests of the poor within the area to which the charity extends?

APPENDIX, No. 19.

PAPER handed in by the *Chairman*.

	1. Amount of income applicable to Pensions under the Scheme.	2. Maximum and minimum amount of Pension allowed by Scheme.	3. Do the Trustees, in practice, grant the minimum allowed or the maximum, or vary the amount of the pension within these limits according to the circumstances of the Pensioner?	4. What is the average age of Pensioners when they are appointed?
Herne Parochial Charities	Not limited ..	8s. a week and 5s. a week	The minimum	79
Earl of Northampton's Charity (Mercer's Company)	84*l*.	3*l*. and 2*l*. per annum ..	Trustees have no discretion as to amount.	74
Shaw-cum-Donnington—Donnington Hospital ..	At present 153*l*. 12s.	7s. a week and 5s. a week	Generally maximum; but minimum to pensioner's widow.	74
Isleworth Parochial Charities	3[illegible]*l*.	5s. a week and 5s. a week	They vary the amounts	74
Norwich Town Close Estate	200*l*.	28*l*. per annum maximum; no minimum.	13*l*. per annum in all cases.	70
Chenies—Countess of Warwick's Charity	80*l*. 8s. 4d.	6s. a week	No variation allowed under the trust.	Males, 72: females, 75.
Southwark—St. Saviour Parochial Charity	For pensions, 1,658*l*. 5s. 2d.; for almspeople, 1,758*l*.	Pensions, 10s. a week and 6s. a week: almspeople, 14s. a week and 8s. a week.	They vary	65
Alverthorpe-with-Thornes, &c.—Taylor and Foster's Charities.	14*l*.	5s. a week	No	No answer.
Burton-on-Trent Consolidated Charities	75*l*.	Maximum, 20*l*. per annum; 15*l*. 12s. per annum always granted.	No	65
Taunton (Town Charities)	30*l*.	20*l*. per annum; 10*l*. per annum.	No	73
Carleton-in-Craven Hospital Charity	99*l*. 10s. 9d. ..	30*l*. per annum	No	60
Oxford Municipal Charities	1,320*l*.	14s. a week and 7s. a week	They vary	68
City of London Parochial Charities	5,000*l*.	As to 500*l*., no maximum or minimum. As to 4,500*l*., maximum 10s. a week; minimum 5s. a week.	They vary	64
Mansfield, Brunt's Charity	1,740*l*. 0s. 5d. ..	10s. a week and 7s. a week	The minimum	71

APPENDIX, No. 19.

PAPER handed in by the *Chairman*.

5. How do the Trustees investigate the cases of the applicants? by their own inquiries or by their clerks? or do they avail themselves of Charity Organisation Societies?	6. Are the Trustees usually acquainted with the circumstances of the locality; and is a personal knowledge of the circumstances of the locality and the applicants by the Trustees or their clerk, regarded as desirable or essential for the satisfactory working of a Pension Scheme?	7. Do the Trustees require any definite proofs or tests of merit, or thrift, or of a provident life on the part of an applicant (as *e.g.* that he or she should be able to produce some contributory income, or should have belonged to a Friendly Society), or do they simply grant Pensions upon general evidence as to good character?	8. (*a*). Do Pensioners, as a rule, live by themselves or with relatives? (*b*). Is the Pension sufficient to maintain them without other means of subsistence?	9. Do many Pensioners have to surrender their Pensions and go to Workhouse Infirmaries, by reason of inability to take care of themselves?	10. May the Scheme in its results be regarded as satisfactory to the Pensioners themselves, and beneficial to the Interests of the Poor within the area to which the Charity extends?
By themselves and clerk	Yes	No, except good character, residence for at least five years, non-receipt of parochial relief.	(*a*). With relatives .. (*b*). No.	No	Yes.
Two persons are returned to the trustees by the parishes in the scheme of whom one is elected.	See answer to Question 5.	See answer to Question 5	(*a*). Not known by trustees. (*b*). Believed to be so.	No	Trustees believe so.
Pensioners selected by the patrons from a list recommended by incumbents of parishes, and a nominee of each parish council.	Yes. Yes	On general evidence of good character to persons over 60.	(*a*). With relatives .. (*b*). Barely sufficient.	No	Yes.
Through their clerk and through Charity Organisation Society.	Yes. Yes	No; but income must be stated. No contributory income requisite.	(*a*). With others .. (*b*). No.	No instance for 16 years.	Yes.
By our inquiry officers, Charity Organisation Society does not help.	Yes. Yes	General evidence of good character requisite.	(*a*). No answer .. .. (*b*). Barely.	No	Yes (limited to freemen, wives and children).
By their own inquiries..	Yes. Yes	Evidence of good character and non-receipt of parochial relief.	(*a*). With relatives .. (*b*). Believed to be so.	No	Yes.
By their own and their clerk's inquiries and by the Charity Organisation Society.	Yes. Yes	General evidence of good character. A register is kept.	(*a*). With relatives .. (*b*). Yes.	No	Yes.
By their own inquiries..	Yes. Yes	On their own knowledge of applicant's circumstances and character.	(*a*). No rule .. .. (*b*). No.	No	—
By their own inquiries..	Yes. Yes	On general evidence of good character.	(*a*). With relatives .. (*b*). Thought to be sufficient.	No	Yes.
Generally applicants known to trustees.	Yes	No contributory income required.	(*a*). Generally with relatives. (*b*). Presumably sufficient.	No	Yes.
By the clerk	Yes	No. Applicants being generally well-known to trustees.	(*a*). Practice varies .. (*b*). Yes.	No	Yes.
By their own and their clerk's inquiries.	Yes	Preference given to those who have shown thrift and good character.	(*a*). With relatives .. (*b*). Yes.	No	Yes.
By their clerk's inquiries	Yes. Under the "Old Scheme." Have not decided how new scheme is to be worked.	No. Preference given to cases with evidence of thrift.	(*a*). By themselves .. (*b*). Barely sufficient in London, but sufficient in the country.	Very rarely ..	Yes.
By their own and their clerk's inquiries.	Yes. Yes	No evidence of thrift required on general evidence of good character.	(*a*). Generally by themselves. (*b*). Yes.	Not since scheme of 1896.	Yes.

APPENDIX, No. 19—*continued.*

	1. Amount of income applicable to Pensions under the Scheme.	2. Maximum and minimum amount of Pension allowed by Scheme.	3. Do the Trustees, in practice, grant the minimum allowed or the maximum, or vary the amount of the Pension within these limits, according to the circumstances of the Pensioner?	4. What is the average age of Pensioners when they are appointed?
Shipley-in-Bradford—Salt Charity	80*l.* (about) ..	14*s.* a week and 7*s.* a week. With special minimum of 4*s.*	They vary, but generally minimum.	65
Berkhampstead—St. Peter Balshaw's Charity ..	96*l.* 17*s.* 8*d.* ..	8*s.* a week and 5*s.* a week	They vary	66
Gloucester—The Almshouse and Pensions Charities	2,458*l.* 6*s.*	12*s.* a week and 8*s.* a week	No	69
Sherburn Hospital	93*l.*	10*s.* a week and 8*s.* a week	Always maximum ..	70
Hazelmere United Charities	61*l.* (about) ..	8*s.* a week and 5*s.* a week	They vary	75
Coventry Municipal Charities	1,487*l.* 9*s.* 5*d.* ..	Males, 6*s.* a week; females, 5*s.* a week.	No	70
Westminster—The United Westminster Almshouses	1,000*l.* (about) ..	20*l.* per annum; 10*l.* per annum.	They vary	70
Farningham, Eynsford, and Horton Kirby—Roper's Charity.	160*l.* (about) ..	10*s.* a week and 7*s.* a week	They vary	75
Boston Municipal Charities	411*l.* 12*s.*	10*s.* a week and 3*s.* 6*d.* a week.	They vary	72½

APPENDIX, No. 19—*continued.*

5. How do the Trustees investigate the cases of the applicants? by their own inquiries or by their clerks? or do they avail themselves of Charity Organisation Society.	6. Are the Trustees usually acquainted with the circumstances of the locality; and is a personal knowledge of the circumstances of the locality and the applicants by the Trustees or their clerk, regarded as desirable or essential for the satisfactory working of a Pension Scheme?	7. Do the Trustees require any definite proofs or tests of merit, or thrift, or of a provident life on the part of an applicant (as *e.g.*, that he or she should be able to produce some contributory income, or should have belonged to a Friendly Society), or do they simply grant Pensions upon general evidence as to good character?	8. (*a*). Do Pensioners, as a rule, live by themselves or with relatives? (*b*). Is the Pension sufficient to maintain them without other means of subsistence?	9. Do many Pensioners have to surrender their Pensions and go to Workhouse Infirmaries, by reason of inability to take care of themselves?	10. May the Scheme in its results be regarded as satisfactory to the Pensioners themselves, and beneficial to the Interests of the Poor within the area to which the Charity extends?
By trustees and their clerk's inquiries. Charity Organisation Society not utilised.	Yes. Yes	Preference given to thrifty of good character.	(*a*) With relatives .. (*b*) Yes.	Two or three cases in 25 years, on account of sickness.	Yes.
By their clerk's inquiries	Yes. Yes	Preference to those who have contributory income and of good character.	(*a*) Live at their own homes. (*b*) No.	No	Yes.
By their own and their clerk's inquiries. Charity Organisation Society not utilised.	Yes. Yes	Circumstances carefully inquired into.	(*a*) Practice varies with out-pensioners. (*b*) Presumed to be sufficient.	No	Yes.
By the inquiries of the master of the hospital.	No, it is not possible. Independent testimony by letter considered desirable.	On general evidence of good character.	(*a*) Practice varies .. (*b*)	Very rarely, viz., only in cases of lunatics.	Yes.
By the trustee's inquiries.	Yes. Yes	Preference is given to those with contributory incomes; good character essential.	(*a*) Practice varies .. (*b*) No.	No	Yes.
By their own inquiries generally, with report in writing by an almoner in all cases. Charity Organisation Society not utilised.	Yes. Yes	Good character essential, with preference to the thrifty.	(*a*) Practice varies .. (*b*) " "	No	Yes.
By their own and the Superintendent's inquiries.	Yes. Yes	Ten years' residence is required. No particulars as to proofs necessary.	(*a*) With relatives .. (*b*) " "	No	Yes.
By their own inquiries..	Yes. Yes	No contributory income required on evidence of good character.	(*a*) With relatives .. (*b*) Yes.	No	Schemes considered capable of amendment.
By their own inquiries..	Yes. Yes	Contributory income not essential. Preference given to persons of good character.	Practice varies	Never	Most certainly.

APPENDIX, No. 20.

MEMORANDUM *re* Old Age Pensions by Sir *James Rankin*, M.P.

1. IN any scheme for Old Age Pensions there should be two parts:—

PART I.

(*a.*) For those who have made some specific act of thrift, as for instance the membership of a friendly society for 20 years after the age of 45; or—

(*b.*) by the purchase of a deferred annuity of not less than 6*l.* 10*s.* a year, payable from the age of 65 years until death, in an insurance office, friendly society, or in the Post Office.

The State should grant a pension of 6*l.* 10*s.* a year, such pension to be paid out of Imperial taxation and through the agency of the Post Office.

2. A certain number of post offices in each district to be nominated by the Postmaster General as offices where pensions were to be payable.

3. Each applicant for a pension would have to satisfy the Government authority that he or she had fulfilled the conditions laid down by law and did not suffer under any of the disqualifications imposed by law.

4. Inspectors appointed by Government, either Post Office or Treasury, would have the power to oblige any applicant to appear before any Summary Jurisdiction Court or County Court and prove his right to pension on oath.

5. Certificates would have to be granted by offices in which applicant was insured, or by friendly society of which applicant was a member.

6. Form of certificate ought to be obtainable from any post office.

7. Pensions ought to be paid monthly.

PART II.

8. For the aged and deserving poor over 65 years of age who had kept themselves off the rates for 20 years previous to the age of 65, or previous to an application under this part of the scheme, if more than 65 years of age, boards of guardians should be empowered to grant exceptional treatment according to the case of each individual, and under regulations laid down by Local Government Board, and all cost of such extra treatment should come out of the poor rates.

9. The following disqualifications should apply to applicants under either part of the scheme:—

(*a.*) Poor relief during 20 years previous to 65; or

(*b.*) Imprisonment, without option of fine during 20 years before 65 years of age; or

(*c.*) Three convictions for drunkenness during any one year in any of the 10 years previous to 65 years of age; or

(*d.*) A regular income of 26*l.* per annum or upwards.

10. State pension to cease if pensioner's self-acquired annuity should cease.

Estimate of Cost.

11. There are 4,200,000 members of friendly societies, and taking 1–20th of these as 65 and upwards, there would be 210,000 of an age to claim pension at the most. The number of annuitants who at present could claim is very small, but say 20,000, which added to 210,000 would give 230,000 who could claim a pension.

$$230{,}000 \times 6\tfrac{1}{2}l. = 1{,}495{,}000l.$$

This at present would be outside cost to State if all could claim, but many would be under some one or more of the disqualifications

No exact figures can be given for an estimate of those who might claim under Part II. of the scheme, but probably not more than 500,000 would be eligible, and the amount of relief would be in the hands of the boards of guardians.

APPENDIX, No. 21.

MEMORANDUM by Mr. *Lloyd-George*, M.P.

OLD AGE PENSIONS.

Recipients.

1. A PENSION of 5*s.* a week to be granted to any person satisfying the pension authority that he possesses the following qualifications :—

1. That he is a British subject.
2. That he is sixty-five years of age.
3. That he has not been convicted of any indictable offence.
4. That he has not been in receipt of parish relief for more than months at a time or in all,

or

in the alternative, that he has subscribed for not less than 20 years to a friendly, benefit, or trade union society for sickness and funeral benefits,

or

has secured for himself by payments spread over not less than 10 years a deferred annuity of the value of 2*s.* 6*d.* a week, to continue during the remainder of his life, through the Post Office or a friendly or assurance society,

or

has purchased by payments spread over not less than 10 years a dwelling house through a building, co-operative, or other society, or through a county council.

5. He is not in receipt of an income exceeding 26*l.* a year from other sources.

COST AND ADMINISTRATION.

The pension authority of each county to be the county council. A list of pensioners to be drawn out by the parish council and submitted to the county council.

In order to avoid every possible taint of pauperism being attached to the receipt of these pensions, it is very important that their distribution should be completely dissociated from the administration of the Poor Law. This would hardly be the case if outdoor relief and pensions were dispensed by the same authority.

Cost should be borne entirely by the local fund, but a certain sum should be allocated by the Treasury to each local authority by way of grant-in-aid (*e.g.* the product of some special tax which may be imposed for this particular purpose) ; this sum to bear a ratio not to the amount distributed in pensions, but to the population of the district.

(If half the cost of the pensions be paid out of Imperial sources, it will obviously be the interest of the local authorities to put as many of their paupers on the pension list as they possibly can, whereas if a certain sum is paid over to them without any regard to what is dispensed, it will be their interest to carefully scrutinise the list and to practice economy.)

If proof of destitution is demanded as a condition precedent to receiving a pension, there is no essential difference in character between pensions and outdoor relief.

SCALE OF PENSIONS.

The minimum pension to be 5*s.* a week ; but it shall be in the power of any local pensioning authority, under such conditions with regard to settlement or otherwise as it shall think fit, in any particular district, out of its own resources, to supplement that amount.

APPENDIX, No. 22.

MEMORANDUM by Mr. *Cripps*.

A claim to a pension, as distinguished from a right to relief under the Poor Law, should only be allowed to such persons as can comply with the qualifying conditions.

One essential condition must be an annual income of not less than 2*s*. 6*d*. a week.

Unless this test is insisted on any pension scheme would tend to discourage thrift and injure the position and prospects of the friendly societies.

The amount of a pension should not exceed a moderate sum per week, and it is a consideration in fixing such sum that, if claimed without the qualifying condition, it should be of such an amount as would place the applicant in a worse condition than under the Poor Law.

I consider that the risk of abuse or fraud would in this way be reduced to a minimum.

Any qualifying condition or conditions must be definitely specified, and there should be no margin for discretion, and no pretext for inquisitorial inquiries.

It should be incumbent on any applicant to prove compliance with the qualifying condition or conditions before some judicial tribunal of a local character, and to which the access is easy.

If the principle of specific conditions and of judicial determination is adopted, there is no need for any local administrative body.

There is no suitable local administrative body at the present time, and I am opposed to the creation of a new one unless it is shown to be absolutely necessary.

No such body is necessary in connection with the payment of any pensions now granted, and it would be for the pension paying authority to lay down rules to minimise the risk of fraud or imposition. Pensions should be paid from the Treasury. They have no local character and it is necessary to get rid of all questions of settlement.

I accept in the main the conclusions of Lord Rothschild's Committee, and consider the question to be whether the objections therein stated to the principle of Scheme A. can be met either by modification of the scheme itself or in any other way.

Scheme A. is to be found on pp. 9 and 10 of the Report of Lord Rothschild's Committee, and the objections to its acceptance are summarised in paragraph 36 and the following paragraphs.

First in reference to the scheme itself—

(1.) The limit of not more than 5*s*. a week is too low, and should be raised to not more than 10*s*. a week.

(2.) It is not necessary to have a pension authority to make inquiries or to exercise a discretion as is suggested.

(3.) The amount of pension should be the same to all applicants, and not merely made up to a sum of 5*s*.

There must be a limitation so that the amount of income plus 2*s*. 6*d*. does not exceed 10*s*.

(4.) I am not prepared to limit, as proposed, the sources of "annual income."

(5.) The guardians should not be the pensioning authority, and the cost of pensions should be defrayed by the State.

Generally in reference to objections. These must, of course, be considered in reference to the alterations which should be applied to the scheme itself.

These objections are :—

(1.) That a charge is imposed on the industrial classes for a portion only of these classes—

If qualifying customs are specially drawn up, and any applicant who can comply with these conditions establishes his claim, it cannot really be said that this is an imposition of a charge for a portion only of the industrial classes, unless we are prepared to condemn on the same ground both existing pensions and relief under the Poor Law.

(2.) That it encourages thrift only up to 2*s*. 6*d*. a week, and discourages further thrift—

If, however, 2*s*. 6*d*. a week is given to every applicant subject to a 10*s*. limit, this objection is much weakened. For instance, any one who had saved 2*s*. 6*d*. or 7*s*. 6*d*. a week would equally get 2*s*. 6*d*. in addition, so that up to 7*s*. 6*d*. the whole influence would be to encourage thrift. I doubt whether many of those for whom a pension scheme is really intended would or could have saved beyond the limit of 7*s*. 6*d*. a week.

(3.) That it would tend to depress the wage rate—

This objection would apply to any system if it is true, but I do not think that the possible influence of a pension scheme, on the wage rate, is sufficient to condemn it, if on other grounds it can be shown to be reasonable and practicable.

(4.) The difficulty of finding a local authority—

I have already expressed my views that no such authority is required.

(5.) The difficulty of settlement—

This only arises if local funds are provided by a local authority.

(6.) The difficulty of ascertaining the age and income of applicants—

There would be no serious difficulty if the onus of proving his claim before a proper judicial authority is thrown on the applicant.

Scheme A, as I should propose to alter it, would stand as follows :—

(1.) Any person who on attaining the age of 65 possesses an annual income of not less than 2*s.* 6*d.*, and not more than 10*s.* a week, may claim a pension on establishing his claim before a judicial tribunal under conditions drawn up by the Treasury.

(2.) A person shall not be eligible—

a. If within years he has received poor relief.

b. If he has been convicted of a criminal offence meriting imprisonment.

(3.) The pensioner shall in all cases be entitled to 2*s.* 6*d.* a week, with a limitation to 10*s.*

(4.) There should be a wider definition of annual income.

(5.) All pensions payable by the State.

(6.) Receipt of pensions not to involve the loss of any civil rights.

This scheme has the following reasons in its favour :—

i. It is immediately applicable.

ii. The industrial classes can save in their own way.

iii. No investment of accumulated funds by State.

iv. Assistance to all who comply with conditions.

v. It is based on encouragement of thrift within reasonable limits.

vi. It is practicable, and the risk of fraud or imposition is reduced to a minimum.

vii. It is exceedingly simple, and it is clearly defined within rigid boundaries.

Any of the wider schemes are open to two great objections :—

a. Competition with the province of the Poor Law.

b. Competition with the province of the Friendly Societies.

APPENDIX, No. 23.

PAPER handed in by Lord *E. Fitzmaurice*, M.P.

Notes on Old Age Pensions.

Old Age Pensions.

The origin of the present movement in favour of old age pensions seems to have been a natural discontent at the frequent cases which, at one time or another, come to the knowledge of the public, in which members of the working class, who, so far as can be ascertained, are of good character, and have led laborious lives, find themselves destitute in old age, with no resource left them beyond a recourse to the Poor Law; and at the time when they most require care and treatment have only the workhouse or out-relief open to them as a means of subsistence. The movement was at first directed to finding some means outside the Poor Law of dealing locally with the case of those of the deserving poor who had not been able to make any provision for old age, by providing for them some system of improved relief; but it has gradually extended itself into a movement or rather movements of a different character, viz., a movement for the provision of universal old age pensions by the State, or for the provision by the State, or partly by the State and partly by a local authority, of assistance to those who have already made some provision against old age for themselves. It is in the second of these shapes that the subject has mainly come before this Committee.

2. In this extended conception of the subject the term "pension" is being employed in a new sense; and the demand having become fashionable, the expression has been employed on the platform and in the press, without any agreement as to what is thereby meant, or any attempt to define the precise meaning of terms.

3. A pension or superannuation has hitherto been taken to mean "deferred pay" earned by the workman from an individual employer whom the law makes responsible for it. It is in this sense that civil servants of the State, army and navy pensioners, constables and others, become entitled to "superannuation," under the several Acts of Parliament relating to them and their services to the State as employer. In all these cases, where pensions are paid now, whether by the State as employer, or by the great employers of labour, the pay has been earned on the prescribed conditions of service by the employés, from whom, as a rule, the employer has required their best service during the best years of their life. The Police Superannuation Acts are a good illustration of what is meant, because they affect persons mainly drawn from the working class element of the population, who would otherwise have probably passed into industrial employment.

4. Poor relief depends on another set of considerations. It has been pointed out in the previous inquiries into this subject that we are living through a stratum of pauperism which is the natural result of the conditions existing for many years before and for some years after the Poor Law Amendment Act, 1834. The people of those times who survived their wage-earning period, and the friends and relations who might have helped them, had inevitably to come on the rates. The facilities for thrift now available either did not exist or were in their infancy. The experience which is now bringing security was then lacking, and the stratum of old age poverty referred to, it is admitted, deserves special consideration for that reason. Does it however follow, it is asked, that the same old age pauperism is to continue under the improved conditions of modern life, even admitting the fierce strain of modern social conditions on all classes of the community, especially on the working class, whose age of remunerative employment tends downwards. The enormous investments in friendly societies, building societies, and the Post Office Savings Bank are pointed to as affording reasons for a negative reply; and Parliament is urged to be at least most careful before taking any step which might unintentionally check the very movements which its own wisdom has fostered with such splendid results.

5. It has been frequently asserted that one in three of the population above 65 are in receipt of relief, but these facts have been disputed; and there is no reliable information, and indeed can be none which is accurate as to the proportion of those in receipt of relief who ought not to have become paupers at all, or as to the proportion of them to whom a pension would be of any real use. A very considerable proportion of the old age pauperism of the country consists of persons who can only be adequately cared for in a public institution of some kind. Persons of unsound mind, those suffering from senile dementia, those who are bed-ridden, those suffering from the endless unpleasant disorders accompanying old age, and those who are restless and fretful, would be absolutely miserable if boarded out at 5*s.* per week in a small household, and in the confined space of cottage life, without any adequate care or supervision such as is obtained in an asylum or hospital. It has been truly said in regard to poor relief in general, that it is scarcely probable that there exists any common panacea for such very different cases as the habitual loafer, the sick father of a family, the young widow with children, the aged workman and his wife, the forlorn old widow with no relations, the young orphan, the person stricken with lunacy or infectious disease, the epileptic and the feeble-minded, the blind and deaf and dumb, the mechanic out of work, and the labourer stranded through some shifting of industry. Each of these classes almost certainly requires separate treatment, and probably a separate remedy; and the same observation, though within narrower limits, applies to the possible recipients of pensions. Such may be described to be the aspect of the problem regarded from the point of view of the Poor Law reformer.

6. On the other hand it is pointed out—and not always by witnesses unfriendly to the present Poor Law or blind to the benefits it has conferred—that there is little use in any such general arguments. No one, it is said, desires to bring back the old evils which followed the indiscriminate grant of outdoor relief to able-bodied workmen actually in employment or able to obtain it, and it was this abuse that the great Poor Law Report of 1834 denounced, while its pages contain practically little or no reference to the outdoor relief of the aged, the sick and the infirm.

7. To this argument the Poor Law reformers of the old school will reply that improved organisation, including especially the natural call upon charity and upon relations and friends "to maintain their own poor" is the only field still open, and that a well-administered system of out-relief is indeed a system of old age pensions, and that the restraints of the Poor Law are the only conditions which can prevent such a system degenerating into abuse. Nor can great weight be denied to these considerations. From the point of view of the Poor Law reformer, indeed, they may be said to be unanswerable.

8. In order, however, to understand the point of view of the advocates of a more extended State interference, it is necessary to realise that the demand for a general scheme of "Old Age Pensions" is founded on a different set of ideas, and is connected with other and larger considerations than any reform of the Poor Law. It is in reality to be traced to a metaphysical conception of the State as a universal employer of labour. The "veterans of labour" are accordingly said under this theory to have a claim to a pension from the State. The plan is an outcome of the ideas of State Socialism which originated on the continent and have since found their way in a modified form to this country. Arguments, however irrefutable from the point of view of the strict school of Poor Law reform, are no answer to this school, because it does not admit the premises on which they are founded. It is equally idle either to attempt to put these ideas peremptorily aside as unpractical and useless, or to conceal the fact that they clash absolutely with the ideas of the old school of political economy, and with the institutions, including the Poor Law, founded upon them, which leave the main responsibility for providing for old age to individual or co-operative effort, or to mutual arrangements made between the employer and employé, and allow public funds to be used only in exceptional cases, and in order to deal, in the shape of poor relief, with the absolutely destitute who have been unable or unwilling to make any provision for themselves.

9. The conflicting character of the above ideas has, however, not been universally recognised, and attempts have been made to compromise between them. In Germany the State, always accustomed to claim the right to a larger interference in private relations than any yet tolerated here, has attempted by the well known legislation associated with the name of Prince Bismarck, partly to compel and partly to encourage the private employer, into providing old age pensions for the employed, by the grant of State assistance. It is not necessary to discuss these schemes here, because they are based on an order of ideas absolutely different from anything prevailing in this country. But, in this country, a great number of schemes have been promulgated, under influential names, and Bills have been presented to Parliament to encourage the employed to ensure against old age by holding out to them individually pecuniary inducements from the State to insure their lives. Most of these schemes, though varying in many particulars, have the following points in common :—

(*a.*) They take 65 as the limit of age of the recipient of the pension ; and

(*b.*) A sum varying from 5*s.* to 7*s.* 6*d.* as the limit of money to be received from public funds.

(*c.*) Good character and the absence of independent means above a certain moderate point as qualifications.

(*d.*) The possession of means above a certain limit, the previous receipt of poor relief for a longer or shorter period as the case may be, and a conviction for crime as disqualifications.

(*e.*) They propose in most cases to work through registered friendly societies, or other agencies of the same kind.

(*f.*) They propose to take contributions in aid from local authorities or county councils, or from State funds, and add them to the savings of individuals, as an inducement to thrift.

10. The main objections to all schemes of this kind can be stated as follows :—

(*a.*) They would tend to diminish thrift by giving an inducement to keep down the standard to the minimum income which does not disqualify the recipient.

(*b.*) They might tend to diminish wages. It is a familiar incident to any one attending a board of guardians that an old person, who may have spent a life in one service at very low wages, is pensioned off, often at the instigation of the employer, by a grant of out-relief at the expense of the ratepayers.

(*c.*) In many cases they would lead employers to withdraw existing pensions.

(*d.*) That a uniform pension would work in an uneven manner owing to the different cost of living in different places.

(*e.*) That any scheme would grow indefinitely in regard to the limit of age and the amount promised, and the pecuniary burden to the State might injure the working classes more than any sums received by the select few would benefit them.

11. "It has, in my judgment, been conclusively proved," says Mr. Henry Broadhurst, in his Report attached to the Report of the Royal Commission, "that any voluntary scheme of national insurance or contributory pensions would benefit only those who could afford to make the contributions, and would leave unaffected the great majority of the aged poor whose wages have been insufficient, or whose work has been too irregular to allow them to save. The grant of any aid to such a scheme out of the taxes would amount, in my view, to a cruel hardship upon the very poor. The agricultural labourer, the unskilled worker in the towns, and the woman wage-earner, few of whom could ever obtain a pension under an insurance scheme, would be taxed on every cup of tea or pipe of tobacco, in order that pensions might be awarded to the comparatively comfortable class of well paid mechanics and foremen who were in a position to make the contributions required." The above passage is quoted, in order to show that, whether we endorse the whole of the argument or not, it is probable that, apart even from other considerations, a considerable section of working class opinion would be found in opposition to State or local subvention of "contributory schemes." It is undoubtedly true that all taxation, whether imperial or local, in the long run tells most severely upon the poorest class, whether the burden is direct or indirect, and the influence of increased taxation is felt in diminished employment, and reduced wages, and the result is often seen to be to push the independent over the border into dependence. Report, s. xcix.

12. It is not clear whether the friendly societies, through whom it is proposed by several of these schemes to work, will consent to join them. The inducement to join friendly societies has hitherto been : "join us and we will maintain your independence and our own." Many friendly societies might object to the State help on these grounds. If also a contribution to a friendly society were an indispensible condition precedent to the receipt of a pension the impossibility of discrimination would in practice be very great ; 6*d.* a week will ensure ordinary club membership and benefits to the individual insured. All the rest of his means he may use at will. Now suppose the case of a man earning the same wages, who is not satisfied with providing for himself only, or for his family, merely such benefits as club membership will secure. Instead of only paying 6*d.* a week to a club, he denies himself every indulgence during a long course of years, gives his children a good education, and by payments to a building society or otherwise, becomes the proprietor of his own house, and also buys a provision for his widow if he die, and possibly for his daughters. Can it be right, or indeed practical that a discrimination should be made in regard to State help in favour of the less thrifty and against the more thrifty member of the community. It is true that much legislation has proved successful by being first tried tentatively and by way of experiment ; but it is difficult to see how to experiment in regard to this matter. Any scheme to be successful must operate evenly ;

and not be open to the charge of benefiting special places or particular sets of persons, and this charge would certainly be urged against all experimental schemes based on a State contribution to the members of existing friendly societies.

13. If on the other hand—as proposed by several members of the Committee—we are to lay down a general statutory standard of thrift, we shall embark to "pension authority," whatever it is, in endless inquiries into the private affairs of every person who comes before them, without escaping in any way from the objections stated in the extract already quoted from Mr. Broadhurst's report.

14. The case against contributory schemes seems then capable of being summed up as follows:—(1) That they do not really deal with the evil which has caused the movement; (2) that they would be difficult if not impossible to work in practice.

15. Absolute destitution was adopted as the test for the grant of relief in the Poor Law Acts as being a simple fact easily ascertained; but subsequent administration has obscured the line between destitution and poverty, and has sought to deal with the latter under a system designed to deal with the former only. The Poor Law Acts were originally intended to deal with the able-bodied and idle; a class easily recognised, but they are now largely concerned in practice with those who are not really able-bodied at all, but are old and infirm. It was intended to work mainly through the instrumentality of the workhouse, and by means of indoor relief; but the guardians are largely concerned in practice with giving out of door relief to indigent persons. The reason of this is not far to seek. The force of circumstances compelled the recognition of the necessity of dealing somehow with poverty as distinct from destitution, and with that object the only working public machinery, viz., the Poor Law, was pressed into the service, and extended beyond the original function intended for it by the founders of the system. The Poor Law report of 1839, stated that the Commissioners would "permit out-relief to the able-bodied in all those cases of distress which are of most frequent occurrence, such as sickness, accident, and bodily or mental infirmity in themselves and their families." The exception is carried still further in the general prohibitory order, and is increased by the addition of such cases as burial, widowhood for six months after the death of the husband, and for so long as there is any child dependent on the widow. Now inasmuch as persons above 60 are not to be considered necessarily able-bodied and are therefore outside the terms of the order, all aged persons above that age who have made no provision for old age may receive out-relief if the guardians resolve to grant it.

16. The experience and personal knowledge of guardians has provided them with the tests, admittedly rude and imperfect, under which they in reality deal with poverty, and not as originally contemplated with destitution only. Imperfect as such tests are, it may be doubted if any better machinery can be invented. None at least has yet been proved to exist. The basis of any further reform is then probably to be sought by going back to the now neglected distinctions on which the Poor Law was originally based, and recognising as sound the line to be drawn between the able-bodied on the one hand and the aged and infirm on the other, and dealing with these classes in a different manner. The suggestion is in fact that there should in future be a legal distinction in the treatment of certain classes who are now all treated under one comprehensive system, viz., the Poor Law.

17. "Indoor relief" should be given to the really idle and dissolute under county control in "workhouses" devoted to that purpose only. This would at once do away with one of the principal grievances of the aged and respectable poor when compelled "to go into the house," viz., that they often have to consort with the dissolute and reprobate.

18. In regard to the "workhouses" not devoted to the reception of the able-bodied, the name "workhouse" should be abolished as being a misnomer. They are not workhouses and should cease to be called so. It is only in exceptional cases that the able-bodied are put to "work" there, and the fact should be recognised by a change of name. I suggest the name poor-house.

19. The class of old persons above 65 years of age now in workhouse should be dealt with in separate "asylums for the aged poor," which could also be placed under the county authority. They could vary in size according to circumstances. The remaining workhouses would remain to be used under present conditions for all cases below that age under the existing authorities. These "workhouses" I would call "poor-houses," and I would give the county councils the right to inspect them. As the whole of the charges of union officers, &c., have since 1st April 1889, been paid out of the Local Taxation Fund under Section 26 of the Local Government Act, 1888, by the county councils, they may be fairly entrusted with some share of control. In order to make their jurisdiction efficient, they should be given the right to withhold these contributions wholly or in part, or to suspend them (subject to an appeal to the Local Government Board), if dissatisfied with the management or otherwise.

20. A pension varying according to circumstances, but in most cases representing a sum of 5*s*. a week, should be paid to those of the out-of-door poor above 65 years of age, who do not desire to enter an asylum for the aged poor, if they can satisfy the guardians that they can be properly cared for at home. On the analogy of the Danish scheme, these aged people would not be deemed paupers by the law.

21. I see no necessity for constituting a new pension authority. Such a proposal seems to me contrary to the spirit of recent legislation, which has steadily aimed at simplifying areas and diminishing rather than multiplying the number of local authorities. The guardians command a greatly increased degree of confidence since the Local Government Act of 1894, and this improved feeling will, I believe, continue. The general powers of ordering an applicant into a "workhouse," "asylum," or "poor-house," or "giving a pension," I would consequently leave with the same authority and subject to exactly the same discretion as is now in the hands of the board of guardians in regard to the pauper class; but I would allow the applicant or his friends to appeal to the county council, if he considers himself aggrieved by the decision. I believe that the above arrangements would not undermine the spirit of independence amongst the working classes, while they would remove galling names and painful associations in the case of those who are old and past work, and are not idle and dissolute persons, but have led hard-working and respectable lives. Pauperism is not a mere name, and does not depend upon a name, or any set of words. It is a fact, and depends upon facts. What is often called "the taint of pauperism" rests not on the name by which it may be called, but upon the fact of the recipient of relief irrespective of services or character or previous condition, depending on contributions compulsorily taken from others by law for his benefit and support. Out-relief will not cease to be out-relief by calling it as suggested above a "pension" or "superannuation." A pauper is popularly known as somebody "who has come on the rates"; a conception the essential character of which will remain unaffected by any change of names. Opinion will deal with each individual case by what it knows of it, on the merits.

22. The actual workhouse and asylum authority might perhaps be the existing elective "Asylum Committees" constituted under the Lunacy Acts, as they provide an existing machinery and working financial arrangements which would meet those cases easily where it might be desirable for several county and borough authorities to combine.

23. To recapitulate. Under the above plan there would be the following five classes of public relief:—

1. "Workhouses" for the able-bodied.
2. "Asylums" for the aged poor above 65 years of age.
3. The Pensioners described in Paragraph 20.

} Charged to the county and union funds respectively on the same lines as the contribution to existing pauper lunatic asylums, the county fund maintaining the fabric, and the maintenance being charged to the unions sending the patients.

4. "Poor-houses" for the indoor poor.	Covering the same ground as the existing workhouses, except as regards the poor above 65 years of age, and charged on the poor rate as now.
5. The out-of-door poor.	Comprising all classes below 65 years of age, and charged as now to the poor rate.

24. The county councils should be given the power of ordering any board of guardians: (1) to form a relief committee instead of the whole board attempting to examine each case; and (2) to appoint more than one relieving officer. In many instances the boards of guardians are far too large for the purpose of administering relief carefully, and do not possess an adequate staff.

25. I am not prepared to join in any recommendation for the direct grant of public money out of the Exchequer in aid of pensions. Apart from other considerations I consider that, before making any such recommendation, there would have to be a far more full inquiry into the burden likely to be placed on the taxpayer than any which the Committee has yet undertaken; and, above all, a careful examination of the question whether the working classes themselves—the class proposed to be benefited—would not suffer more from this increased burden than they would gain by the pensions themselves. The burden would be one likely to grow indefinitely, and expectations would be aroused which—especially in a moment of financial pressure and difficulty—it might be impossible to fulfil.

E. F.

4 July 1899.

APPENDIX, No. 24.

PAPER handed in by Mr. *Davitt*.

Pensions for Worn-out Workers.

The Measure.

A thorough reform of the existing Poor Law system should be a fundamental part of any scheme which proposes to make a decent and frugal provision for worn-out and aged workers. A popular detestation of the workhouse was the origin of the movement in favour of old age pensions, and this feeling in the public mind will not be satisfied while workers, who are reduced to conditions of distress through the infirmities of age or the accidents of a labouring life, are liable to end their days in an institution which can truly be termed a social prison.

The workhouse should become, in name and in purpose, a Labour Hospital. Persons who fall sick and who meet with injuries to their bodily health have the ordinary hospitals of the country open to their necessities without being required to undergo any feelings of social humiliation or to suffer injury to their personal independence. I would make a Labour Hospital serve a similar end for those who suffer from the feebleness or accidents of a wage-earning life.

These Labour Hospitals should be under the same local control as existing workhouses. Wherever possible a Labour Hospital should have land enough attached to it to provide its patients with opportunities of healthy employment in such industries as would contribute most to the support of the institution and to the benefit of the inmates. Where land would not be available, such other industries as could be organised, with the same ends in view, should be provided, regard being had to the age and varying energies of the patients.

The aim and motive of the Labour Hospital, as a substitute for a pauper depôt, ought to be to enable each person seeking industrial help to contribute some effort towards his or her support, and thereby to safeguard in the individual the moral stamina of self-respect.

Provision for dealing with the wastrel elements and with idling loafers could offer no insuperable difficulty in the working of the proposed substitute for the workhouse.

Classification in the matters of age, health, disposition, and occupation of inmates would likewise create no very serious task in effective superintendence.

Upon this Labour Hospital system, as a foundation, there should be erected the institution of pensions for worn-out workers among the industrial classes.

A pension not to exceed 7*s*. 6*d*. per week to be paid to any person applying to a rural district council, urban district council, or borough council, who makes good his or her claim to that form of assistance. This authority must satisfy itself that :—

1. The claimant has not, from any other source, an income exceeding 10*s*. a week ;

2. That the claimant's earning energies as a worker are—

(a.) Impaired by age.

(b.) By the wear and tear of exacting employments.

(c.) By serious accidents in regular work as a wage-earner (for which no adequate compensation has been received), or

(d.) That efforts made to give support to others dependent upon the applicant for help, during the greater part of the preceding 10 years, have rendered personal provisions for old age or impaired labour energies impossible and

(e.) That the claimant has resided, as a worker, during the previous 5 years, within the county in which the application is made. Sailors, or others employed in a sea-faring life, to base their claim (under e.) upon records of regular wage-earning industry rather than upon a period of residence in a particular district. The pension authority in the port or district with which the applicant has been most identified in his or her labour career, to be the authority to which application must be made.

Pensions to be renewable every two years, on personal application.

A claimant shall be disqualified from receiving a pension if he or she has been of idle, drunken, or criminal habits, such as may account for the poverty complained of.

The Machinery.

The pensions authority to be the rural district council, urban district council, and borough council.

The county council to disburse the pension fund, through the pension authority, as per estimates made annually by the latter and approved by the county council.

An appeal to the county council to be allowed against decisions of the pension authority.

A ministry of labour to be created as the central supervising department for labour hospitals and pensions for worn-out workers. The president to be a member of the Government and responsible to Parliament for these, and for such other duties as the nature and calling of the ministry might, from time to time, add to his official supervision.

The Means.

A sum to be provided by Parliament each year equal to the amount required by the various councils for the needs of the labour hospitals. (The present expenditure on the Poor Law administration is generally estimated at or about 10,000,000*l*.) ; the total fund for the succour of aged and invalided labour would be about 20,000,000*l*. ; half to fall upon local rates, half upon the Imperial Exchequer.

The local rates to bear the cost of pensions ; the Imperial Exchequer the burthen of Labour Hospitals.

Both funds being for the service of a related purpose, and being administered by county councils, the economies in the maintenance of Labour Hospitals, as a result of instituting labour pensions, would be devoted to a possible increase in the sum required for the latter.

The additional 10,000,000*l.* (to the amount now expended under the Poor Law) to be provided by a tax upon land values and on the sale of intoxicating liquors ; share and share alike. This proposed tax to be levied on these specified interests, on the grounds and for the reasons :—

1. That the existing system of class ownership of land has worked injuriously to the welfare of labour in country and town ; limiting opportunities of employment to workers in rural districts, through the operations of rent and of arbitrary tenure, and adding thereby to the congestion of population in industrial centres, on the one hand, and to the unearned increment of ground-rent values in such places on the other. And,

2. That the consumption of intoxicating drinks by the industrial classes has been, and is likely to continue, a contributory cause of their poverty, and an insidious hindrance in the way of more general efforts being made to provide for the necessities of labouring old age ; the profits from these two great State-created monopolies being, therefore, fair and opportune sources from which to obtain funds for Labour Hospitals for invalided workers.

All monetary outdoor relief (as at present granted under the Poor Law system) to cease after the coming into effect of the Labour Pension Law (except in the case of orphans under working age and of old people incapable of labour); saving when and where casual distress, affecting any district, may call for exceptional expenditure in promoting public works as a temporary remedy for such distress.

Michael Davitt.

APPENDIX, No. 25.

OUTLINE of SCHEME submitted by Mr. *Lionel Holland*.

I. The pension authority shall grant a pension of 5*s*. a week to any person (man or woman) satisfying them that—

1. He is a British subject.

2. He is not under 65 years of age.

3. He has not within 10 years of applying for a pension been sentenced to imprisonment for any offence which is punishable only by imprisonment without the option of a fine.

4. He has not during the 10 years preceding his application for a pension received Poor Law relief for more than 84 days in all.

5. He has not so as to obtain the benefit of a pension deprived himself of the means of subsistence.

6. He is unable, without assistance, to maintain himself or those immediately dependent on him.

II. An applicant for a pension who fulfils the first five conditions enumerated above shall not be required to show that he is unable, without assistance, to maintain himself, provided that he can satisfy the pension authority that—

1. Either he has subscribed for not less than 20 years to a registered friendly, benefit, or trades union society for sickness and funeral benefits, or has secured for himself, by payments spread over not less than 10 years, a deferred annuity of the value of 2*s*. 6*d*. a week, to continue during the remainder of his life through the Post Office, or a friendly or assurance society, or has purchased, by payments spread over not less than 10 years, a dwelling-house through a building, co-operative or other society, or through a county council (or a small holding under the Small Holdings Act).

2. He is without fortune, and his comfort will be materially increased by the receipt of a pension.

III. The pension authority may in their discretion grant a pension of not more than 5*s*. a week to an applicant who is under 65 years of age, provided they are satisfied he fulfils the other conditions enumerated in paragraph I., and is incapacitated by the state of his health, or by injury, from earning his livelihood.

1. The pension may be withdrawn on proof being given that any of the statements on which it was granted are false, or that the circumstances of the pensioner have materially altered.

2. No political or other disabilities shall attach to any person receiving a pension.

3. The cost of a pension shall be borne half by the county rates and half by the State (or one half by the State and one quarter each by the county and local poor rates).

4. The pensions shall be payable through the Post Office.

5. The pension shall not be capable of being transferred, assigned, charged or attached.

6. The pension shall be forfeited if the pensioner shall receive Poor Law relief or be sentenced to imprisonment without the option of a fine.

IV. An applicant who defers his application till after his 70th birthday shall receive a pension of 7*s*. 6*d*. a week, instead of 5*s*., provided he is otherwise qualified for a pension.

V. The Poor Law guardians of each union shall appoint a committee of such a number of their members as the Local Government Board may decide to be the pension authority in their union; and the county council of the county in which the union is situate shall have power to appoint three members of the council to be ex-officio members of such committee.

VI. The Local Government Board shall appoint one or more pension officers for each county in Great Britain and Ireland, and allocate them to such unions or groups of unions as it may decide. Such a pension officer shall be an ex-officio member of the pension authorities, and shall decide all appeals made by applicants against the decisions of such pension authorities, and shall be given a general supervision over their proceedings.

APPENDIX, No. 26.

Form of Application suggested by Sir *Samuel Hoare*.

1. Name of applicant.
2. Address in full. How long resident there?
3. Age. Is applicant a British subject?
4. Occupation, past or present.
5. Is applicant married, widowed, or single?
6. Names, ages, occupation of applicant's children, are any dependent on him?
7. Has applicant been convicted without option of fine? If so, when and where?
8. Has applicant been convicted of drunkenness during the last 10 years? If so, when and where?
9. Has applicant received poor relief during the last 20 years? If so, when and where?
10. Has applicant—

(*a*) Ever belonged to a friendly, or benefit society, or club, or trades union giving benefits in sickness? If so, give the name or names?

(*b*) Or insured his life?

(*c*) Or deposited money in a savings bank, or in any other bank, or society, or company receiving deposits?

(*d*) Or otherwise attempted to provide for himself and family? If so, in what manner?

11. What is the applicant's present income from all sources?
12. Give the names and addresses of two persons to whom applicant can refer for evidence of good character.

I hereby solemnly swear that my answers to the above questions are, to the best of my knowledge and belief, true and correct, as witness my hand this day of 1900.

(Signed)

Signed and sworn
before me this day of 1900.
J.P. for

Clause 85 add—

"And we believe that the use of a prescribed form of application, sworn to by the applicant, will remove the objections suggested, and at the same time facilitate the investigation."

APPENDIX, No. 27.

MEMORANDUM submitted to the COMMITTEE on the AGED DESERVING POOR by Mr. *A. K. Loyd*, 1 July 1899.

The first point to be borne in mind seems to me to be that any proposal for an Old Age Pension Scheme must (to be of any value as a basis for legislation) satisfy not merely the proposed recipients of pensions, nor the philanthropists who have identified themselves with this movement, but also the great mass of the public, who, without any direct prospect of sharing in the pensions, will, nevertheless, have to provide the bulk of the necessary funds.

2. The general public cannot be expected to ignore the fact that three Inquiries have been held upon this subject within the last fifteen years, and that in each case the Inquiry has resulted in a report adverse to any of the schemes hitherto before the country.

3. Any report of this Committee, to be of any practical value, must, if it recommends any scheme or schemes, satisfy the public that the difficulties pointed out by previous Inquiries have been fairly met, and in particular the objections taken by the most recent of those Inquiries, the Rothschild Committee, on the ground of a tendency to discourage thrift and lower wages.

4. Moreover, the great work done by the Provident and Friendly Societies during the present century is also, in my opinion, so meritorious, and the amount of their funds so large, that no scheme which this Committee could recommend would deserve, or be likely to obtain, the support of the general public if it did not either positively strengthen the position of these existing thrift agencies, or at least take nothing from the strength of the position which they have at present attained.

5. As to the encouragement, or at all events the non-discouragement, of thrift, I consider the general public are entitled, before accepting any scheme for granting pensions solely on the combined grounds of old age, deserving character and poverty, to require that each pension should be granted upon such conditions as to ensure its being a sound financial transaction for the public as well as for the recipient of the pension.

6. Unless each pension can be regarded as a gain to the public, or at least as self compensating, the inevitable increase in the number of pensioners must result in a constantly increasing loss to the public. Whereas, if each pension is a good business transaction for the public, the public has nothing to fear from the indefinite extension of the number of pensions.

7. I consider, therefore, that whatever the form which the conditions recommended for any scheme may assume, they should together, if complied with, amount to an affirmative answer to this question: "Has the applicant by his or her own effort maintained himself or herself, up to the pension age, so as to avoid becoming a public charge?"

8. There will be many meritorious cases which will not comply with conditions amounting to such a test as the above, but these should be met by a more lenient treatment under the improved Poor Law system, which is the subject of Inquiry before the Cottage Homes Committee.

9. To admit such cases of hardship to a pension scheme would, in my opinion, confuse the principle upon which alone the public can be asked to provide a gratuitous pension, without impairment of any of the rights of citizenship.

10. With regard to the position of the Provident and Friendly Societies, on the one hand I have been satisfied by the course of this Inquiry that it would not be fair, particularly to Ireland and Wales, in desiring to consult the interests of the Provident and Friendly Societies to make membership of one of these societies an essential condition to the grant of a pension. And on the other hand, I think their interests cannot fail to be promoted by stimulating the aspirant for a pension to resort to any agency within his or her reach, to aid him or her in keeping off the rates up to the pension age. I would also give the Provident and Friendly Societies the further advantage that *bonâ fide* membership for a sufficient number of years should, of itself, constitute a *primâ facie* case for the grant of a pension. They would be vitally benefited by the release of their sick funds from the support of old age.

11. With regard to the lowering of wages, I believe that an indiscriminate grant of pensions to all persons of the wage-earning class, upon their reaching a certain age, would enter into the calculation of both employers and employed in fixing the rate of wages. But I also believe that a system of pensions dependent upon thrift, good conduct, and industrious habits, would not so enter into the previous calculations in fixing wages. The best and most industrious workpeople would still command the best wages obtainable, and be in no danger of being supplanted by the employment of less efficient but more numerous hands, who would have no ground to calculate upon a pension, and take lower wages.

12. Moreover, if the pensions were granted subject to renewal at intervals, as recommended by Sir Henry Longley, for the purpose of preventing personation, and other frauds and abuses, this arrangement would also militate against their being taken into the calculation in fixing the wages.

13. The pension authority, though elective, should not be appointed by direct election, for the reasons given by Sir Henry Longley, in stating the method adopted by the Charity Commissioners in respect of Charity Trustees. So that if the guardians are, from their training and knowledge, relied upon to furnish the Pension Authority, it should be remembered that they are directly elected, and therefore they should be called upon to nominate or elect a body, not exclusively from among themselves, to act as the Pension Authority.

A. K. Loyd.

APPENDIX, No. 28.

PAPER handed in by the *Chairman*.

Sir, Committee Office, House of Commons, 13 July 1899.

I AM desired by the Chairman of the Committee on the Aged Deserving Poor to request that you will be so good as to inform the Committee whether, in the event of some scheme of Old Age Pensions being adopted, it would, in your opinion, be feasible that such pensions should be paid to the recipients through the local post offices. The Committee would be glad if you could send a reply during the present week, as they are meeting again on Thursday next.

I am, &c.
(signed) *F. William Wynn.*

Sir George Murray, K.C.B.

Sir, General Post Office, London, 15 July 1899.

IN reply to your letter of the 13th instant, I am directed by the Postmaster General to state that the best mode of effecting the payment of Old Age Pensions through the medium of this Department would seem to be that the Pension Authority should draw a Money Order in favour of the pensioner on each occasion of payment, the order being made payable at a given Money Order Office, of which there are about 10,250 in England and Wales.

Every facility would be given by this Department for drawing the orders with as little trouble as possible to the Pension Authority, and for the adjustment of the accounts.

I am, &c.
(signed) *G. H. Murray.*

F. Williams Wynn, Esq.
The Committee on Aged Deserving Poor.

DEPARTMENTAL COMMITTEE APPOINTED TO REPORT ON THE FINANCIAL ASPECTS OF THE PROPOSALS MADE BY THE SELECT COMMITTEE OF THE HOUSE OF COMMONS OF 1899 ABOUT THE AGED DESERVING POOR.

MINUTE OF APPOINTMENT.

I hereby appoint Sir EDWARD W. HAMILTON, K.C.B., EDWARD WILLIAM BRABROOK Esquire, C.B., SAMUEL BUTLER PROVIS, Esquire, C.B., and NOEL A. HUMPHREYS, Esquire, to be a Committee to obtain information bearing upon certain questions raised in connexion with the Report, dated 26th July, 1899, of the SELECT COMMITTEE of the HOUSE OF COMMONS on the AGED DESERVING POOR.

And I hereby appoint Sir EDWARD HAMILTON to be Chairman and C. A. PHILLIMORE, Esquire, to be Secretary of the said Committee.

(Signed) HENRY CHAPLIN,
President of the Local Government Board.

Whitehall, S.W.,
15th August, 1899.

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REPORT

OF THE

DEPARTMENTAL COMMITTEE ON THE FINANCIAL ASPECTS OF THE PROPOSALS MADE BY THE SELECT COMMITTEE OF THE HOUSE OF COMMONS OF 1899 ABOUT THE AGED DESERVING POOR.

I. INTRODUCTORY REMARKS.

To the President of the Local Government Board.

Sir, 9th January, 1900.

1. We have the honour to lay before you the result of the investigations which, in pursuance of your Minute of the 15th August last, we have made in connection with the Report from the Select Committee on the Aged Deserving Poor.*

2. That Committee formulated a scheme for the award of pensions to poor persons who, being able to fulfil certain conditions, had reached the age of 65; and the main object of the inquiry entrusted to us was to arrive at some estimate of the cost which such a scheme, if put into operation, would involve. But we understood that we were desired also to estimate the cost of the scheme on the supposition that the pensionable age were fixed at 70 or 75.

3. We have endeavoured to the best of our ability to comply with the instructions given to us; but we may say at the outset that we entered upon our inquiries, and we now submit the results of them, with great diffidence, owing to the want of actual facts and of accurate statistics bearing on many of the points which the recommendations of the Select Committee raise. We have thus been obliged to resort, more often than not, to assumptions; and these must in some cases, we frankly admit, be open to question.

4. Towards overcoming this difficulty we proceeded, at your suggestion, to endeavour to supplement the want of general information by instituting local inquiries in different parts of the United Kingdom, on the lines of an interesting experiment made by Colonel Milward, M.P., in South Warwickshire, the results of which he laid before the Select Committee.†

5. After consultation with some of the general inspectors of the Local Government Board, we selected for this purpose certain parts of unions in *England and Wales*, taking care that the selection should be made as representative as possible by the inclusion of metropolitan, urban, mining, and rural districts. The clerk of the guardians in each selected union was then invited by the general inspector for the district to make arrangements for procuring, by means of a house to house visitation, replies to certain queries which we had drawn up and indicated on enumeration cards, of which a specimen will be found in Appendix I—3, p. 8. The queries were intended to ascertain the number of persons of all classes in each selected district who were 65 years old or more; their actual ages; their weekly incomes; how their incomes (when not exceeding 20*s.* a week) were derived; whether they could adduce some definite proof of thrift, by reason of their having been, or of their being, members of benefit societies or depositors in savings banks; and whether they were, or had been, in receipt of Poor Law

* Parliamentary Paper, No. 296, of 1899.

† *See* Appendix 14 at p. 201 of Parliamentary Paper, No. 296 of 1899.

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relief. The clerk of the guardians was requested to find persons who could be trusted to conduct the inquiry carefully and tactfully in his union, and to instruct those persons to fill in the cards and to return them to him when they were filled in. We have every reason to believe that the work entrusted to the enumerators was done efficiently and intelligently. The results deducible from the enumerations, which have been tabulated in the General Register Office, are given in Appendix II.; and we shall show in the course of this Report what light they throw on the subject of our investigation.

6. Steps were also taken in *Scotland* with a view to instituting a similar kind of test census in certain typical districts in that country; and the results of that census, which have been tabulated by the Local Government Board for Scotland, will be found in Appendix III. It will be seen that the Scottish inquiry embraced a larger number of areas and persons, not only relatively but actually, than the English inquiry.

7. In *Ireland*, the idea of a house to house visitation was abandoned at the instance of the authorities at the Local Government Board for Ireland; and we have had to be content with estimates made by the general inspectors of the Board after minute inquiries from clerks of unions, relieving officers, poor rate collectors, and other officials. The results obtained through these inquiries are less detailed and more conjectural than those which have been obtained by the more methodical process adopted in England and Scotland; but they have the advantage of relating to all the unions in Ireland; and they express the personal opinions of men of great experience and knowledge in local administration. They are given in Appendix IV.

II. THE SELECT COMMITTEE'S SCHEME.

8. We now proceed to summarise the scheme which was framed by the Select Committee. The qualifications which they prescribed* as constituting eligibility for pensions, in the case of women as well as men, whether married or unmarried, were seven in number, which may briefly be stated as follows :

(1.) British nationality.

(2.) Attainment of the age of 65.

(3.) Absence of conviction for any serious offence between the ages of 45 and 65.

(4.) Non-receipt of poor law relief (other than medical relief) during the 20 years preceding the application for a pension, unless under circumstances of a wholly exceptional character.

(5.) Residence within a given district.

(6.) Non-possession of an income (from any source) of more than 10*s.* a week.

(7.) Proved industry or proved exercise of reasonable providence by some definite mode of thrift.

9. To all those who fulfilled these qualifications to the satisfaction of the pension authority, that authority, composed in part of guardians of the poor, was to award pensions of not less than 5*s.* a week (*i.e.*, 13*l.* per annum), or more than 7*s.* a week (*i.e.*, 18*l.* per annum), according to the cost of living in the locality ; the award being made for not less than three years and renewable thereafter, but liable at any time to be withdrawn. The cost of the pensions was to be borne by the common fund of the union, to which the Exchequer would contribute not more than half the total pension charge ; such contribution being allocated, not in proportion to the amount of the awards, but on a basis of population.†

10. We propose to consider successively each of the prescribed qualifications.

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* *See* Paragraph 56 of Report of Select Committee, No. 296 of 1899.

† *See* Paragraph 77 of Report of Select Committee, No. 296 of 1899 ; also footnote at p. xxiv. *infra*.

III. CONDITIONS OF SCHEME SEVERALLY EXAMINED

1. British Nationality.

11. We take the three parts of the United Kingdom separately.

(1.) *England and Wales.*

12. Out of a total population of 29,003,000 in 1891, there were, according to the census of that year,* 198,000 persons born abroad who did not describe themselves as British subjects. It is probable that a few of these omitted so to describe themselves by inadvertence. We, however, have no alternative but to regard them all as aliens, though we may thus be rather over-estimating the foreign population in this country. The census tables (Census, Vol. III., p. xxxix)† give the ages of the European foreigners only, who numbered 169,000. Of these 5,600 were stated to be over 65 years of age, or 3·3 per cent. If that percentage be applied to the total foreign population in England and Wales (198,000), the total number of aged aliens would be 6,600; and 6,600 represent ·48 per cent. of the total number of persons over 65 years of age, who were reckoned to amount to 1,373,000. There are no later statistics respecting aged aliens; and so we propose to assume that ·5 per cent., or 1 in every 200, of the number of persons otherwise pensionable would be excluded on the ground of foreign nationality.

(2.) *Scotland.*

13. According to the census of 1891,‡ there were 8,500 aliens out of a total population of 4,026,000. In the Scottish statistics also the Europeans only are classified as regards age. These amounted to 7,600, of whom 121, representing 1·6 per cent., were stated to be 65 years old and upwards. If the same percentage be applied to the aliens of all sorts (8,500), the total number of aged foreigners would be 136; and 136 represent ·07 per cent. of the total number of persons over 65 years of age in Scotland, computed at 203,000. In the absence of later figures we propose to assume that ·07 per cent., or 1 in every 1,400, of persons otherwise qualified to receive pensions in Scotland would be excluded by reason of their foreign nationality.

(3.) *Ireland.*

14. According to the Irish census of 1891,§ the total number of aliens was 12,900. There is an age classification for all these aliens; but there is no dividing line at 65. Those between 60 and 80 were reckoned at 448, and those of 80 and upwards at 30. There were, therefore, 478 aliens who were over 60 years of age. In Scotland the European aliens of that age numbered 234, of whom 121 were 65 years old or more. If we assume the same proportions for Ireland, the number of aliens of 65 years of age and upwards would be about 250; and 250 represent ·08 per cent. of the total number of persons over 65 years of age in Ireland, who were computed in 1891 at 301,000. We propose to assume that the percentage remains constant: that is, ·08 per cent., or 1 in every 1,250, of that number.

2. Attainment of the Age of 65.

15. We could hardly be at a greater disadvantage than we are in making computations about population, for we are more than eight and a-half years distant from the last census, and, therefore, there are no actual facts available later than those of 1891.

* *See* Parliamentary Papers C. 7222 and 7058 of 1893.
† *See* Parliamentary Paper C. 7058 of 1893.
‡ *See* Parliamentary Paper C. 6937 of 1893.
§ *See* Parliamentary Paper C. 6780 of 1892.

16. In making an estimate of the number of persons in the United Kingdom who are 65 years of age and upwards, we conceive that we ought to endeavour to compute not only the number of persons who, under such a scheme as that propounded by the Select Committee, would be qualified as regards age to receive a pension on the introduction of the scheme, but also the number of persons who are likely to be qualified during an appreciable period after the scheme has been in operation. For, the initial cost of a scheme mainly affected by population is no necessary criterion of its ultimate cost.

17. In our attempts, then, to forecast the number of persons who would be pensionable (other conditions being fulfilled), we shall not only take the year 1901, which we regard as our starting point (because no scheme could be brought into effect before that year), but also the next two decennial periods ending in 1911 and 1921, thus bringing the forecasts into line with the census years. We shall likewise include in our estimates of the aged poor the year 1899, because we shall have to assume that some of the data relating to this year will, by analogy, be applicable to future years.

18. We have next to determine how we shall estimate the number of persons in the United Kingdom who are now 65 years of age and upwards, and likewise the probable number of such persons in the three next census years. There are three methods of calculation upon which we could proceed :—

(1.) We could assume that the proportion of the aged to total population is constant ; that is, that the number of persons over a given age in 1899, 1901, 1911, and 1921 bears or will bear the same proportion to the total estimated population in those years as the number of persons of the same age in 1891 bore to the total population in that year as ascertained by the last census. Under this method, estimates of *total* population now and at more distant dates would have to be first made, and it is almost impossible to measure with accuracy by anticipation the four forces which have to be reckoned with in such estimates—the birth rate, the death rate, emigration and immigration. Even if there were less uncertainty about those forces, the correctness of assuming that the proportion of people at different ages to the total population will remain the same as at the last census might well be questioned. Indeed, the proportion is more likely than not to vary, and to vary with the changes in the rate of increase of the total population ; for, the less the population increases (and it did, for example, increase in England and Wales less between 1881 and 1891 than between 1871 and 1881) the larger will be the proportion of the aged, if the smaller increase is due to emigration of young people and a diminution of the birth rate. On these grounds we are disposed to reject this method of calculation, which is given in Appendix V.—1, Table B, p. 76.

(2.) We could take the number of persons ascertained by the census of 1891 to be living at given ages ; and we could then compute how many of such persons would, according to the rates of survivorship shown by the life table of 1881–90, be likely to survive in given subsequent years. This method, which is the one that the Government Actuary, Mr. Finlaison, on the whole, prefers, and which is also to be found in Appendix V.—1, Table E.(*a*), p. 77, dispenses with the necessity of taking into account the birth rate. That rate is probably the most doubtful of the four forces, and we are not, indeed, really concerned with it, inasmuch as for the next 65 years an old age pension scheme can only apply to persons already born. But, while this method thus gets rid of the problematical question as to the number of births in the future, it leaves out of account the probable net effect of migration, which is a consideration of some weight, especially in Ireland.

(3.) The third method supplies that defect, and it equally eliminates the birth rate problem. It is based upon a single assumption that the ratio of difference between the number of persons who were living at a given age at the penultimate census and those who were ten years older

at the last census is a constant one. That difference may be due to the death rate or to migration or to misstatement of age; but it is assumed that, whatever the causes of the difference may be, the same causes will operate to the same extent between the same ages in subsequent periods of 10 years. The method of calculation admits of easy illustration. If, for example, the persons aged 55 to 60 years were found to number (say) 200,000 in 1881, and those aged 65 to 70 were found to number (say) 180,000 in 1891, it would have been established that 90 per cent. of persons who were 55 to 60 years old in 1881 survived till 1891, and thus reached the age of 65 to 70. Accordingly, if the persons aged 55 to 60 were found to number (say) 220,000 in 1891, it would be assumed that 90 per cent. of these would be alive in 1901—in other words, that the number of persons aged 65 to 70 would be 198,000 in 1901. This method, the results of which (according to Appendix V.—1, Table E. (*b*), p. 77), do not materially differ from the results of the second method, is the one which we propose to adopt in making estimates of the number of persons over 65 years of age in any given year. We believe that, by containing the least number of unknown quantities, it will probably approximate the most closely to facts; and we have the satisfaction of being confirmed in this opinion by so eminent a statistician as Sir Robert Giffen. We may also quote in support of our conclusion the authority of Mr. Edwin Cannan.*

(1.) *England and Wales.*

19. According to this method of calculation, the number of persons over 65 years of age in *England* and *Wales* works out for 1899, 1901, 1911, and 1921, as follows, as will be seen by a reference to Appendix V.—1, Table E. (*b*), p. 77:—

Year.	Males.	Females.	Total.
	No.	No.	No.
1899 - - - - -	644,000	836,000	1,480,000
1901 - - - - -	660,000	857,000	1,517,000
1911 - - - - -	746,000	970,000	1,716,000
1921 - - - - -	850,000	1,097,000	1,947,000

20. It is considered by the Registrar General for England and Wales that the safest or least dangerous hypothesis for estimating the total population in current decennial periods is to assume that the ascertained rate of increase during the last intercensal period has since been maintained; and on this assumption he estimates the total population of England and Wales for 1899 at 31,743,000 (*see* Appendix V.—1, Table B., p. 76). Accordingly, 1,480,000 persons would represent 4·7 per cent. of that total. Though this percentage does not admit of being accurately checked by the figures of the test census or by Colonel Milward's figures, because there are no means of accurately computing the present total populations of the selected districts in which the enumerations were made, yet it is confirmed generally by those figures.

(2.) *Scotland.*

21. According to the same method of calculation, the number of persons over 65 years of age in *Scotland* is computed as follows for the years 1899, 1901, 1911, and 1921, as will be seen by a reference to Appendix V.—2, Table V., p. 79:—

Year.	Males.	Females.	Total.
	No.	No.	No.
1899 - - - - -	88,000	129,000	217,000
1901 - - - - -	90,000	131,000	221,000
1911 - - - - -	101,000	144,000	245,000
1921 - - - - -	114,000	154,000	268,000

* *See* "Economic Journal" of December 1895.

22. On the same assumption as that made by the Registrar General for England and Wales, the Registrar General for Scotland estimates the total population of that country for 1899 at 4,282,000 (*see* Appendix V.—2, Table II., p. 78.) Accordingly, the proportion of persons over 65 years of age, viz., 217,000, to the total population is almost exactly 5 per cent.

(3.) *Ireland.*

23. Applying the same method of calculation to *Ireland*, the Registrar General in Dublin estimates the number of persons over 65 years of age and upwards in that country in the following statement (*see* Appendix V.—3, p. 80) for the years 1899, 1901, 1911, and 1921; but he thinks that estimates of future population in a country like Ireland, where the population is decreasing owing to emigration, are specially open to doubt and liable to be upset.

Year.	Males.	Females.	Total.
	No.	No.	No.
1899 - - - - -	138,000	144,000	282,000
1901 - - - - -	136,000	142,000	278,000
1911 - - - - -	132,000	138,000	270,000
1921 - - - - -	123,000	129,000	252,000

24. The Registrar General for Ireland, who in current decennial periods founds his estimates of total population upon the annual statistics of births, deaths, and migration, puts the population of Ireland for the year 1899 at 4,536,000; and accordingly, as the number of persons over 65 is computed to be 282,000, the proportion which persons of that age bear to the total population is 6·2 per cent. This proportion corresponds very closely to the figures in the statement with which the Local Government Board in Dublin has furnished us (*see* Appendix IV.—1, p. 70). According to those figures, which, however, relate to the last census year (1891), out of a total of 4,705,000 the number of persons over 65 years of age was 301,000 or 6·4 per cent.

25. The fact that the percentage of aged people in Ireland is higher than that in England and in Scotland is, of course, to be expected, when it is borne in mind that many young Irish adults emigrate, and that the persons who are 65 years of age and upwards are, and for some years to come will still be, survivors of the days before the famine of 1846, since which the population of Ireland has continuously declined.

3. Absence of Conviction for Offence between the ages of 45 and 65.

26. The textual definition of this condition is that no person would be eligible for a pension who has "within the last 20 years been convicted of an offence and sentenced to penal servitude or imprisonment without the option of a fine."

27. The persons annually convicted in the three divisions of the United Kingdom can be classified in respect of age. But persons imprisoned without the option of a fine are not separated in the statistics from the total number convicted as regards age; and, therefore, they can only be classified in the same proportions as the total number of convicts. This hypothetical classification is given in the following Table:

Age.	England and Wales, 1897.*			Scotland, 1898.†			Ireland, 1896.‡		
	Persons convicted.	Percentages of total number convicted.	Persons sentenced to imprisonment without the option of a fine, classified according to same percentage.	Persons convicted.	Percentages of total number convicted.	Persons sentenced to imprisonment without the option of a fine, classified according to same percentage.	Persons convicted.	Percentages of total number convicted.	Persons sentenced to imprisonment without the option of a fine, classified according to same percentage.
Under 21 - -	19,194	12·9	*8,977*	5,354	9·9	*1,074*	3,184	10·9	*1,018*
21–30 - -	41,594	27·9	*19,445*	16,241	29·8	*3,253*	9,529	32·6	*3,045*
30–40 - -	42,326	28·4	*19,762*	15,598	28·7	*3,114*	8,134	27·8	*2,597*
40–50 - -	26,367	17·7	*12,317*	10,086	18·5	*2,007*	4,279	14·6	*1,364*
50–60 - -	10,244	6·9	*4,801*	4,037	7·4	*803*	2,372	8·1	*757*
Over 60 - - -	9,158	6·2	*4,314*	3,096	5·7	*619*	1,768	6·	*561*
TOTAL - -	148,883	100·	*69,586*	54,422	100·	*10,850*	29,266	100·	*9,342*
Age not ascertained	79	—	—	—	—	—	7	—	—
TOTAL - -	148,962	—	69,586	54,422	—	10,850	29,273	—	9,342

28. On the assumption made in this Table, the number of persons annually convicted without the option of a fine between the ages of 40 and 60, in the most recent years for which statistics are available, would be—

	No.
(1) For England and Wales - - -	17,118
(2) For Scotland - - - - -	2,810
(3) For Ireland - - - - -	2,121
Total - - -	22,049

and, as the number of criminals decreases rapidly as age increases, the number of persons convicted between the ages of 45 and 65 would be considerably less. But, even if that information were forthcoming, it would not really assist us. For, it is impossible to say how many of those convicted of serious offences in the course of 20 years would be likely to be alive, or at large, in the 21st year; and it is equally impossible to say how many of them would be convicted under the same or different names more than once. All that we can do, therefore, is to make a purely arbitrary allowance for disqualification on account of a criminal past. We do not think that the allowance need be great; because, as destitution and early death presumably more often than not follow in the wake of crime, many former criminals would be dependent mainly or wholly on the rates before they reached the pensionable age, and, therefore, be disqualified on the ground of pauperism. The allowance which we are disposed to make, mainly by way of a reminder that crime is a factor in the Select Committee's Scheme, would be a deduction of 2 per cent. from those who might otherwise satisfy the pension authority.

4. Non-receipt of Poor Law Relief (other than medical relief) during the 20 years preceding the application for a pension

29. As applicants for pensions would have to show that they had not for a considerable time previously been in receipt of Poor Law relief except in case of illness, or "under circumstances of a wholly exceptional character,"

* *See* Parliamentary Paper C. 9135 of 1899.
† From information supplied by the Scottish Office.
‡ *See* Parliamentary Paper C. 9492 of 1899.

we take it for granted that all persons who may, on the introduction of the proposed pension scheme, be found to be 65 years of age and upwards, and to be wholly or partly chargeable to the ratepayers, would *a fortiori* be debarred from making application to the pension authority. But we imagine that it might be by no means easy to defend the exclusion of those aged paupers who could give reasonable proof that, had they not had the misfortune to pass the Rubicon in "pre-pensionable" days, they would have been able to satisfy the requirements of the pension authority.

30. In computing the number of persons aged 65 and upwards who would be disqualified for pensions on account of pauperism, we take each part of the United Kingdom separately.

(1.) *England and Wales.*

31. There are two Parliamentary Returns which throw light on the total number of paupers over 65 years of age in *England and Wales*. There is that associated with Mr. Burt's name, which was presented to the House of Commons in 1890 (No. 36 of 1891). There is also that associated with Mr. Ritchie's name, which was presented to the House of Commons in 1892 (No. 265 of 1892).

32. Mr. Burt's Return is founded upon a day's count (the 1st August 1890), and it is confined to the number of paupers over 60 years of age who were found to be in receipt of relief on that day. It distinguishes between males and females, and it shows those who were between 60 and 65 years of age, between 65 and 70, between 70 and 75, between 75 and 80, and 80 and upwards.

33. Mr. Ritchie's Return relates to paupers of all ages, and is founded not only upon a day's count (the 1st January 1892), but also upon a year's count (the 12 months ending on Lady Day 1892); and thus it purports to give the number of all individuals who received relief at any time during these 12 months, that is, occasionally as well as continuously. It distinguishes (1) persons of each sex of 65 years of age and upwards; (2) persons between the ages of 16 and 65; and (3) children under 16 years of age; but persons who are 65 years old and upwards are not further classified as regards age. It also gives the estimated number of those who were in receipt of medical relief only.

34. A day's count and a year's count bring out very different results. According to the day's count in the Return moved for by Mr. Ritchie, the total number of paupers in receipt of relief (excluding lunacy and medical relief cases) on the 1st January 1892 was 679,277, and according to the year's count in the same Return, the number of paupers relieved in the course of the year ending the 25th March 1892 was about double, or 1,361,992.

35. A day's count is regularly taken twice a year, on the 1st January and the 1st July; but, as there has been no year's count since 1892, the only way of bringing the Return of 1892 up to date is to assume that a year's count, if made in the course of the 12 months ending the 25th March 1899, and the day's count taken on the 1st January 1899, would bear the same proportions to one another as they did in 1892. But the day's count taken on the 1st January 1899 did not discriminate between the ages of paupers; and, therefore, though winter counts are generally rather larger than summer counts, we must select the day's count taken on the 1st July 1899, because in connection with that count special directions were given that the paupers over 65 should be separately enumerated.

36. The following Table is compiled on this assumption.

Estimated Total Population.	Pauperism.	Total Paupers in England and Wales, excluding Medical Relief Cases.			Proportion per cent. of Paupers to Total Population.	Estimated Number of Persons of 65 years and upwards.	Number of Paupers of 65 years of Age, and upwards, excluding Medical Relief Cases.		
		Indoor.	Outdoor.	Total.			Indoor.	Outdoor	Total.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
(1891.) 29,087,000	According to a day's count, 1st January 1892.	192,000	487,000	679,000	2·3	(1891.) 1,376,000	63,000	201,000	264,000
	According to a year's count in the 12 months ending 25th March 1892.	458,000	904,000	1,362,000	4·7		114,000	262,000	376,000
(1899.) 31,743,000 (*cf.* paragraph 20.)	According to a day's count, 1st July 1899.	177,000	497,000	674,000	2·1	(1899.) 1,580,000 (*cf.* paragraph 19.)	67,000	210,000	277,000
	According to a hypothetical year's count on the assumption that the same proportion to a day's count as in 1892 obtains.	*427,000*	*923,000*	*1,345,000*	4·8		*121,000*	*274,000*	*395,000*

The first two lines of the Table are taken from Mr. Ritchie's Return, No. 265 of 1892, and the third line represents the latest figures which the Local Government Board in London can furnish. The fourth line, as explained in the text, is hypothetical.
Note.—The Statistics relating to Pauperism exclude Pauper Lunatics about whom a separate calculation is made in Appendix VII., p. 93.

37. The respective proportions per cent. of indoor and outdoor paupers to the total number of persons who are 65 years of age and upwards would, according to the one day's count and the year's count in the foregoing Table, at present, be as follows :—

	Indoor Paupers.	Outdoor Paupers (exclusive of those in receipt of Medical Relief only).	Total.
	Per Cent.	Per Cent.	Per Cent.
1. According to the day's count taken on the 1st July 1899.	4·5	14·2	18·7
2. According to the hypothetical year's count of same date.	8·2	18·5	26·7

38. We believe that, while the percentage established by a one day's count may be a fair representation of the *burthen* of pauperism, the percentage established by the year's count is a more accurate representation of the *extent* of pauperism than the percentage established by a one day's count; and in this view we are confirmed by Mr. Charles Booth.* It is true that in a year's count some of the paupers must almost certainly be reckoned twice over, and no allowance is made for those who may have died during the twelvemonth. The year's count, therefore, probably gives a somewhat exaggerated estimate of paupers for the time being. If, however, a deduction be made on this account, an addition should be made for those old people who may during the preceding 20 years have been in receipt of Poor Law relief; though it may be inferred that, in ordinary circumstances, there would be but few who, if found to be not receiving poor relief at the age of 65 or at a greater age, would have had resort to it at times when they were presumably better able to maintain themselves. We may perhaps consider that the deduction and addition would counterbalance each other.

* *Cf.* Mr. Charles Booth's "Old Age Pensions and the Aged Poor," p. 11.

39. We now turn to the results of the test census which we instituted, and in which the inmates of workhouses on the day of enumeration are not taken into account. It does, however, purport to include not only those who were on that day, and had been during the preceding 20 years, in receipt of outdoor relief, but also those who may have previously been in receipt of indoor relief. If we turn to Appendix II—1, pp. 10–11, we find that, out of 12,431 aged persons enumerated, there were 2,711 who came within that category, or 21·8 per cent. Before, however, we apply that percentage to the total aged population of the country, which would include indoor paupers, we ought to add to the numbers enumerated a percentage for workhouse people in the selected districts; and, if we assume that on the day of the enumeration the aged indoor paupers bore the same proportion to the total aged population as on the 1st July last, the addition would be 4·5 per cent. (*cf.* paragraph 37), or 586 individuals. When this correction in the number of aged persons enumerated is made, 12,431 will become 13,017, and 2,711 out of 13,017 represent 20·8 per cent., or say 20½ per cent.

40. This percentage, then, represents the amount of pauperism established by the test census; and, if we add to it those estimated to be actually in the workhouse, viz., 4½ per cent., the total extent of pauperism which according to that census would constitute a bar to the award of pensions would be 25 per cent.

41. The probability, however, is that, intentionally or unintentionally, some of those who were visited by the enumerators failed to give information about their having received poor relief in the past; and, if we make on this account an addition of 2 per cent., we arrive at a total of 27 per cent., thus confirming almost exactly the result (26·7 per cent.) deducible from the calculation which we based on the year's count (*cf.* paragraph 37).

42. We submit, then, that 27 per cent. of the persons who are 65 years of age and upwards may be considered to be the proportion of those who would be disqualified for pensions by reason of their being, or having been, in receipt of poor relief (other than medical relief). It is difficult to apportion the 27 per cent. between indoor and outdoor pauperism; but it is clear that the percentage deducible from the day's count would be understating the extent of indoor pauperism, and, therefore, we propose to regard indoor and outdoor pauperism as represented respectively by the percentages of 6·5 and 20·5.

43. We may note that a percentage of 27 is somewhat lower than the estimate formed by Mr. Charles Booth. He reckons that "the proportion of those over 65 in England and Wales, who, in the course of a twelvemonth, receive Poor Law relief in some form or other, is about 30 per cent."* But, in forming this conclusion, Mr. Booth included those in receipt of medical relief as well as those in receipt of other outdoor relief; and he had not the advantage, which we have had, of comparing the results of a year's count with actual data derived from local inquiries instituted in every variety of district.

(2.) *Scotland.*

44. The statistical information bearing on the aggregate pauperism of *Scotland* is less up to date. There was no Return obtained for that country similar to that which was obtained for England in 1892. Accordingly, in preparing a Table similar to that which we have given for England, the Local Government Board for Scotland have had to take some statistics which were collected by the late Board of Supervision in 1889, and to take that year as the basis on which to compute the hypothetical year's count for 1899. The computation is given in the following Table:—

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* *See* Mr. Charles Booth's "Old Age Pensions and the Aged Poor," p. 11; also his larger volume, "The Aged Poor," p. 420.

Estimated Population.	Pauperism.	Total Paupers in Scotland.			Proportion per cent. of Paupers to Total Population.	Estimated Number of Persons of 65 years and upwards.	Number of Paupers of 65 Years and upwards.		
		Indoor.	Outdoor.	Total.					
1.	2.	3.	4.	5.	6.	7.	8.		
(1889)	According to a day's count—14th May 1889.	8,471	76,295	84,766	2·1	(1889) 293,096	No information.		
3,967,629	According to a year's count in the 12 months ending 14th May 1889.	30,000 (Estimated)	145,569 (Estimated)	175,569	4·4				
(1899)							Indoor.	Outdoor.	Total.
	According to a day's count—15th May 1899.	9,965	75,034	84,999	2·0	(1899) 317,000 (*cf.* paragraph 21.)	4,142	19,994	24,136
4,232,000 (Estimated to middle of year.) (*cf.* paragraph 22.)	According to a hypothetical year's count on the assumption that the same proportion to a day's count as in 1889 obtains.	*35,000*	*141,000*	*176,000*	5·1		*11,000*	*26,000* (Estimated.)	*37,000* (Estimated.)

Note.—The Statistics relating to Pauperism exclude Pauper Lunatics, about whom a separate calculation is made in Appendix VII., p. 93.

45. The Scottish returns do not ordinarily distinguish between aged paupers in poorhouses and those in receipt of outdoor relief, nor do they distinguish medical relief from other relief, for medical relief in Scotland equally pauperises the recipient. But the Local Government Board for Scotland have by special inquiries ascertained that, according to the day's count on the 15th May 1899, the number of aged indoor paupers was 4,142, and the number of aged outdoor paupers was 19,994. The Board also specially ascertained that the total number of aged persons relieved in poorhouses in the course of the year ending 15th May last was 10,924 or (say) 11,000. The only figure, therefore, which had to be estimated was the number of aged outdoor paupers relieved in the course of the year; and the Local Government Board are of opinion that that number may be taken to be (approximately) 26,000. From the figures in the foregoing table, we can give the respective proportions per cent. of indoor and outdoor paupers to the total number of persons who are 65 years of age and upwards. Thus:—

	Indoor Paupers.	Outdoor Paupers.	Total.
	Per Cent.	Per Cent.	Per Cent.
1. According to the latest day's count - - - - -	1·9	9·2	11·1
2. According to the hypothetical year's count of same date	5·1	12·0	17·1

46. Turning to the results of the test census, we must remember that this census, like the one in England and Wales, could take no account of the number of poorhouse inmates in the selected districts on the day of enumeration. It will be seen from Appendix III.—1, pp. 40–41, that, out of 12,751 aged persons enumerated, 1,550, or 12·2 per cent., were returned as being, or having been, in receipt of Poor Law relief. On the assumption that the enumerators elicited accurate information about past and present pauperism, this proportion of 12·2 per cent. should include any persons who had during the preceding 20 years been in receipt of indoor relief, as well as those who were at the moment, or who had been, in receipt of outdoor relief. Before, however, we apply the proportion of 12·2 per cent. to the total population we must add to the numbers enumerated a percentage for indoor paupers in the selected districts; and if we assume that on the day of the enumeration the aged indoor paupers bore the same proportion to the total aged population as on the 15th May last, the addition would be 1·9 per cent., or 247 persons. If we correct by this percentage (1·9) the number of aged persons enumerated by the test census, 12,751 will become 12,998, of whom 1,550 or 11·9 per cent., would represent the amount of pauperism established by the test census; and if to the percentage of 11·9 we add 1·9 per cent. to represent

those actually in poorhouses on the day of enumeration, the number of persons over 65 years of age who would be disqualified on the ground of pauperism would be 13·8 per cent. But we think that we should make the same allowance (2 per cent.) for defective information respecting past pauperism in Scotland as we have made on that account in England and Wales; and, therefore, we propose to consider that 15·8, or in round numbers 16 per cent., of those who might be applicants for pensions in Scotland would be disqualified by reason of their being, or having been, in receipt of Poor Law relief. It will be seen that this percentage closely corresponds with the percentage deducible from the estimate of a year's count formed by the Local Government Board for Scotland, *cf.* paragraph 45; and, following the same method that we have adopted for England and Wales, we shall apportion indoor and outdoor pauperism as 4 and 12 per cent. respectively.

47. In a memorandum by the Local Government Board for Scotland, which is to be found in Appendix III.—5, p. 64, an explanation is given of some of the main differences between the Poor Law systems of England and Scotland; and there is an allusion to the non-relief of the able-bodied in Scotland, and to the greater aversion to dependence on rates in the Highlands, as reasons why pauperism is, to a marked degree, comparatively less in Scotland than in England.

(3.) *Ireland.*

48. We have, with the assistance of the Local Government Board in Dublin, prepared the following Table relating to pauperism in *Ireland* on the same lines as the Table relating to England, there being a return in 1892* relating to Irish pauperism similar to that relating to English pauperism.

Estimated Total Population.	Pauperism.	Total Paupers in Ireland. Indoor.	Outdoor.	Total.	Proportion per cent. of Paupers to Total Population.	Estimated Number of Persons of 65 years and upwards.	Number of Paupers of 65 years and upwards. Indoor.	Outdoor.	Total.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
(1891) 4,681,248	According to a day's count, 1st January 1892.	42,504	60,115	102,619	2·2	(1891) 301,000	14,115	27,010	41,125
	According to a year's count in the twelve months ending 25th March 1892.	256,816	123,427	380,243	8·1		129,131	40,623	69,754
(1899) 4,536,000 (*cf.* paragraph 24.)	According to a day's count, 1st July 1899.	40,016	58,370	98,386	2·2	(1899) 282,000 (*cf.* paragraph 23.)	13,000	27,000	40,000
	According to a hypothetical year's count on the assumption that the same proportion to a day's count as in 1892 obtains.	*242,000*	*119,000*	*361,000*	8·0		*57,000*	*50,000*	*67,000*

† The Parliamentary Return gives the total for Indoor Paupers as 40,166, but this includes vagrants.

Note.—The Statistics relating to Pauperism exclude Pauper Lunatics, about whom a separate calculation is made in Appendix VII., p. 93.

49. The respective proportions per cent. of indoor and outdoor paupers to the total number of persons who are 65 years of age and upwards would, according to the one day's count and the year's count in the foregoing Table, be as follows:—

	Indoor Paupers.	Outdoor Paupers.	Total.
	Per Cent.	Per Cent.	Per Cent.
1. According to latest day's count	4·6	9·6	14·2
2. According to hypothetical year's count of same date	9·6	14·2	23·8

50. In the statement furnished by the Local Government Board for Ireland (*see* Appendix IV.—1, pp. 70–1), the proportion of aged paupers is estimated at 23·2 per cent., which approximates closely to the percentage deduced from the hypothetical year's count. In order, however, to be on the safe side, we

* Parliamentary Return No. 360 for 1892.

propose to make an addition for the risk of an under-estimate, similar to that which we have made for England and Scotland; and we shall accordingly consider that 25 per cent. of those over 65 years of age would be disqualified by reason of being, or having been, in receipt of poor relief, of whom we understand that 10 per cent. may be taken to be indoor paupers and 15 per cent. outdoor paupers.

50*a*. It will be noticed that the proportion of paupers is less in Ireland than in England; but it must be remembered that the law affecting pauperism in Ireland is different from that of England, inasmuch as all persons holding more than a quarter of an acre of land in Ireland are prohibited from receiving outdoor relief. It is also to be noted that medical relief in Ireland is quite distinct from outdoor relief, and persons receiving medical relief do not appear in the Outdoor Relief Register.

5. Residence within a given district.

51. This point is one about which, of course, no statistics are available or obtainable; but we hazard the opinion that, if a pension scheme were in operation, very few persons who believed themselves to be able to satisfy the pension authority in all other respects would forfeit their chances of earning a pension by changing their residence within the qualifying term, whatever it might be prescribed to be. In short, we think that the number who will fail to comply with the residential qualification may be regarded as a negligible quantity.

6. Non-possession of an income (from any source) of more than 10*s*. a week.

52. For estimating the number of persons with incomes not exceeding 10*s*. a week we have to depend on the results which have been established by the test census.

(1.) *England and Wales.*

53. It will be seen from the tabulation given in Appendix II.—1, pp. 10–11, that inquiries were made of 12,431 aged persons.

	No.
a. The number of aged persons who returned their incomes at over 10*s*. a week (columns 9 and 10) was (2293 + 1462) =	3,755
b. The number of those who declared that their incomes were 10*s*. a week only or less (column 11) was	5,538
c. The number of those who, while declining to state the amount of their incomes, owned to being maintained by relations and friends (column 12) was	2,086
d. The number of those who refused to give any information respecting their means (column 13) was	1,052
Total	12,431

54. We propose to assume that those who declined to state the amount of their incomes but owned to being maintained by relations or friends were persons of slender means, or at any rate would probably become pensionable, because the assistance of relations or friends would, on the establishment of a pension scheme, presumably fall off.

55. It is a more moot point how to treat those who refused to give any information about their means. We think that it is fair to assume that the bulk of these belonged to classes who were in comparatively easy circumstances; and in any case we submit that it will be well to throw the entire number into the upper scale, by way of counteracting a not improbable tendency on the part of some to understate their incomes in

the belief that the inquiry implied the early proposal of some measure calculated to benefit persons with very limited incomes. Accordingly, we intend to add all of the 1,052 persons to the numbers of those whose incomes were returned as exceeding 10*s.* a week.

56. On these assumptions—

	No.
a. The number of aged persons with incomes exceeding 10*s.* a week would be (3,755 + 1,052=) - -	4,807
b. The number of aged persons with incomes of 10*s.* a week or less would be (5,538+2,086=) - -	7,624
Total - - -	12,431

And accordingly the proportion of aged persons with incomes exceeding the pensionable limit would be 39 per cent.

57. But to apply this percentage to the total estimated number of aged persons would not be correct. We must again take into account the fact that, while in that total number the workhouse people would be included, no allowance is made for those who were indoor paupers on the recent enumeration day. If we assume the number of 12,431 to be less than the total population in the selected districts by 4·5 per cent., which is the percentage of indoor pauperism according to the one day's count in July last (*see* paragraph 37), we arrive at a total of 13,017 to represent the number of persons who would have been enumerated, had the workhouse people admitted of being included in the test census.

58. The following statement containing this correction brings out slightly different percentages, namely, 36·9, or say 37 per cent. for those whose incomes exceed 10*s.* a week, and 63·1, or say 63 per cent. for those whose incomes are 10*s.* a week or less; and we propose to adopt these percentages. Thus:

		No.	Per cent.
a. Number of aged persons enumerated with incomes exceeding 10*s.* a week - -		4,807	37
b. Number of aged persons enumerated with incomes of 10*s.* a week or less	7,624		
Add for indoor paupers - - -	586		
		8,210	63
Total - - -		13,017	100

59. This percentage of persons with weekly incomes of 10*s.* only or less (viz., 63) is higher than the percentage deducible from Col. Milward's figures, which is 56 per cent. The difference, however, does not surprise us, for one of the most noticeable outcomes of our test census is that, while groups of analogous districts produce astonishingly similar results, yet units bring out very wide divergencies. In any case, we are bound to consider that a census applied to about 12,500 old persons scattered all over the country is more likely to give trustworthy results than a census applied to barely 1,000 of such persons in one particular district, the condition of which may be prosperous above the average. It is worth noting that the proportions per cent. which we bring out correspond almost identically with the opinion expressed in an article on *Old Age Relief* in the *Edinburgh Review* for October 1899,* the author of which, though he does not give the data on which he forms his opinion, evidently writes as one who has devoted much study to the subject of the aged poor. Similar conclusions are to be inferred from Mr. Charles Booth's statement that "perhaps one-third of the population is lifted so far above parish relief as to yield a very small percentage of pauperism in old age."†

* No. 390, p. 342.
† *See* Mr. Charles Booth's "The Aged Poor," p. 420.

(2.) *Scotland.*

60. It will be seen from the tabulation given in Appendix III.—1, pp. 40–1, that inquiries were made of 12,751 aged persons (column 4 of Tables).

	No.
a. The number of aged persons who returned their incomes at over 10*s.* a week (Columns 9 and 10) was (2529+1166) - - - - - - - - -	3,695
b. The number of those who declared that their incomes were 10*s.* a week only or less (Column 11) was -	5,488
c. The number of those who, while declining to state the amount of their incomes, owned to being maintained by relations and friends (Column 12) was -	2,617
d. The number of those who refused to give any information respecting their means (Column 13) was -	951
Total - - -	12,751

61. We assume, as in the case of England and Wales, that those who declined to state the amount of their incomes but owned to being maintained by relations or friends, were persons who might reasonably be expected to become pensionable, because the assistance of relations or friends would, on the establishment of a pension scheme, presumably fall off.

62. Similarly, with regard to those who refused to give any information about their means, we think it fair to assume that the bulk of these belonged to classes in comparatively easy circumstances; and for the reasons stated in paragraph 55, we propose to throw into the upper scale the entire number, with the exception of 81 who were found to be in receipt of poor relief (*cf.* Appendix III.—1, pp. 40–1). Accordingly, we add **870** out of 951 to the number of those whose incomes were returned as exceeding 10*s.* a week.

63. On these assumptions—

	No.
a. The number of aged persons with incomes exceeding 10*s.* a week would be (3,695 + 870=) - -	4,565
b. The number of aged persons with incomes of 10*s.* a week or less would be (5,488 + 2,617+81=) -	8,186
Total - - -	12,751

And accordingly the proportion of aged persons with incomes exceeding the pensionable limit would be 35·8 per cent. Before, however, we apply this percentage to the total estimated number of aged persons in Scotland, we must again correct the number of persons enumerated (12,751), in order to make an allowance for indoor paupers. That number (12,751), when corrected by an addition of 1·9 per cent. (*see* paragraph 45), becomes 12,998, and 4,565 represents 35·1 per cent. of 12,998.

64. The following statement shows how, with these corrections, the line would be drawn as regards the incomes of those who were enumerated.

	No.	Per Cent.
a. Aged persons with incomes exceeding 10*s.* a week - - - - - - - - -	4,565	35·1
b. Aged persons with incomes of 10*s.* a week or less - - - - - 8,186		
Add for indoor paupers - - 247		
	8,433	64·9
Total - - -	12,998	100

65. It is remarkable how closely these percentages of 35·1 and 64·9, or (in round numbers) 35 and 65, which we shall apply to the total number of aged persons in Scotland, agree with the corresponding percentages relating to England and Wales (*see* paragraph 58).

(3.) *Ireland.*

66. According to the rough estimates prepared by the Local Government Board in Ireland (*see* Appendix IV.—1, pp. 70, 71), there were, out of 301,000 persons over 65 years of age, estimated to be 155,000 in receipt of less than 10*s.* a week in 1891. The proportions, therefore, above and below that line were as follows :—

	No.	Per-centage.
a. In receipt of 10s. a week or more - - -	146,000	48·5
b. In receipt of less than 10s. a week - -	155,000	51·5
Total - - -	301,000	100

67. If we assume that the present proportions have remained constant, it would appear that the percentage of persons in comparatively "easy" circumstances is in Ireland greater than in England, whereas we might perhaps have expected a reverse result. The apparently smaller proportion of indigent persons in Ireland is probably attributable to two causes.

68. In the first place, in the figures relating to England, the line of demarcation is drawn between (a) those who have more, and (b) those who have no more than 10*s.* a week, which was the line proposed by the Select Committee ; whereas in the statistical statement relating to Ireland the line is drawn between (a) those who have less than 10*s.* a week, and (b) those who have 10*s.* or more. In other words, those with exactly 10*s.* a week, of whom there may be not a few, are placed in the lower category for England and in the upper category for Ireland.

69. In the second place, the conditions of life among the lower classes in Ireland differ materially from those in England. In Ireland, unlike England, there are numbers of small peasant proprietors and of cottiers and labourers occupying diminutive holdings. Many of these may be worth 10*s.* a week or more, because the net cash profits which they derive from the soil and the value of the produce which they consume at home would amount to more than that weekly sum. These persons remain in occupation of their holdings until they die ; and therefore, however old and decrepit they may become, they would still be credited with the profits and produce. The corresponding aged and decrepit in England might be dependent wholly on the parish or their relations. It may, however, be confidently assumed that the aged peasant proprietors and legal tenants in Ireland would, in order to qualify for pensions, make over their interests in the land to their children, whom they nominally support, although probably, more often than not, the children by working the family holding really support the parents.

70. For these reasons we do not think that we should be right to assume that there would be proportionately fewer pensionable people in Ireland than in England on account of their having incomes in excess of the prescribed limit. Accordingly, we shall consider that the same proportion would be disqualified on this account in Ireland, viz., 37 per cent. (*see* paragraph 58).

7. Proved Industry or Proved Exercise of Reasonable Providence by some Definite Mode of Thrift.

71. It is important to note the actual words in which the Select Committee refer to this qualification. They, first of all, define the requirement to be that a person applying for a pension must satisfy the Pension Authority that he (the applicant) "has endeavoured to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent upon him." The Committee then go on to say how, in their opinion, "the exercise of reasonable providence" should be interpreted. They "think that the (Pension) authority should be bound to take into consideration whether, and how far, it has been shown, either by membership of a benefit society

for a period of years or by the endeavour of the applicant to make some provision for his own support by means of savings or investments or some other definite mode of thrift." "Exercise of reasonable providence," as thus defined, and governed by the words "to the best of his ability," is a comprehensive term if it stood by itself. But it is accompanied with another term capable of being interpreted with still greater latitude—"industry."

(1.) *England and Wales.*

72. Though we are not without statistical information which bears directly on the total amount of thrift represented by the number of members of benefit societies and by the number of depositors in savings banks, yet the only available means of computing the proportion of those numbers which represents persons of 65 years of age and upwards are almost entirely hypothetical.

(1.) It is shown by a calculation of which the details are given in a memorandum which has been prepared in the Registry of Friendly Societies (*see* Appendix VI., p. 84), that, if it be assumed that the increase in the proportion of aged members to the whole body of members which was observed from 1856 to 1880 has continued to the present time, 6·17 per cent. of the whole number of members of *Registered Friendly Societies* may be taken to represent the number who have attained the age of 65 and upwards. In arriving at the total number of members in England, those who belong to juvenile societies (183,000), and to dividing societies or slate clubs (115,000), have been deducted on account of the non-permanence of the last-named bodies.

Total number of Members	4,687,000
Deduction for Non-Permanence	298,000
TOTAL number of Permanent Members	4,389,000
6·17 per cent. of this number	271,000*

(2.) The number of members of *Shop Clubs and other Unregistered Bodies* has been estimated to be co-extensive with that of the registered friendly societies, and accordingly the number of members of those societies who reach the age of 65 may be duplicated for the unregistered bodies. It is possible that a larger deduction should be made for non-permanence; but as to this we have no information.

(3.) There are no means of directly calculating the number of members of *Building Societies* who reach the age of 65, and so we can only assume that the proportion which reaches that age is the same as the proportion which persons of 65 years and upwards bear to the general population. This proportion is 4·7 per cent. (*cf.* paragraph 20), and accordingly the following results are deducible:—

Total number of Members	561,000
Proportion per cent. to be taken	4·7
Assumed number over 65 years of age	26,000

(4.) With respect to *Co-operative Societies*, only persons above 16 years of age can be members, and therefore the comparison should be made with the proportion of the general male population above that age who reach the age of 65, which is 6·99 per cent.:—

Total number of Members	1,310,000
Proportion per cent. to be taken	6·99
Assumed number over 65 years of age	92,000

* It should be noted that, if those persons above the age of 65 who have been members of friendly societies, but are not so now, are included, as having endeavoured to make provision for themselves, the number would probably be at least 309,000.

(5.) The same assumption is made with respect to *Trades Unions.*

Total number of Members	1,131,000
Proportion per cent. to be taken	6·99
Assumed number over 65 years of age	79,000

(6.) As accounts in *Savings Banks* are opened in the names of persons of all ages, the only statistical assumption that we can adopt is that the proportion of depositors who reach the age of 65 is the same as in Building Societies, viz., 4·7 per cent. We accordingly make the following hypothetical calculation.

	No.
1. Depositors in Trustee Banks (1898)	1,045,000
Deduct,—Penny Banks	23,000
Net Total	1,022,000
2. Depositors in Post Office Savings Banks	6,961,000
Total Depositors	7,983,000
Proportion per cent. of persons over 65 to total population	4·7
Assumed number of Depositors over 65 years of age	375,000

73. As against the small number of women when compared with men who are members of friendly societies, it is to be noted that in savings banks the number of female depositors considerably exceeds the number of male depositors. A test enumeration made in 1897 by the authority of the Postmaster General gave the percentages as 60·59 and 39·41. If this proportion is still maintained and is applicable to both classes of savings banks, there would be 4,837,000 female depositors and 3,146,000 male depositors, and if the proportion applies equally to depositors over 65 years of age, taken at 375,000, there would be 227,000 female depositors and 148,000 male depositors of that age.

74. We now summarise the foregoing figures.

Assumed Number of Persons over 65 Years of Age who are	No.
1. Members of Registered Friendly Societies	271,000
2. Members of Shop Clubs and other Unregistered bodies	271,000
3. Members of Building Societies	26,000
4. Members of Co-operative Societies	92,000
5. Members of Trades Unions	79,000
	739,000
6. Depositors in Savings Banks	375,000
Total	1,114,000

75. The preceding tests of thrift deduced do not, of course, exhaust the list of possible tests. Railway savings banks, and other minor forms of thrift organisations, are omitted. There must also be many persons who have invested savings in securities of various kinds and who have provided themselves with annuities. There must be many others who have purchased their cottages or plots of land. Indeed, it is known that a very considerable number of persons who were formerly members of building societies have bought their houses, and have consequently terminated their membership. Others, both in building and co-operative societies, are not members, but are depositors or lenders We can hardly be giving an exaggerated estimate

of these other forms of thrift, about which there can be no statistics, if we make on their account an addition of 5 per cent. Moreover, the savings of husbands may be regarded equally as proof of the providence of their wives as of their own providence; in other words, many of the hypothetical figures which we have put together must (as it were) "do duty" for married couples as well as for individuals.

76. On the other hand, there are many depositors in savings banks who, as is well known, are comparatively well-to-do persons; and there must be many members of benefit societies who would be above the pensionable class. In order, therefore, to arrive at an approximate estimate of those depositors in savings banks and members of benefit societies with whom the pension authority would have to deal, we propose to deduct from the foregoing calculations 37 per cent.; that being the assumed percentage of persons over 65 years of age who have incomes in excess of 10*s.* a week (*cf.* paragraph 58).

77. Again, there must, of course, be many members of more than one society, and many members of societies must also be depositors in savings banks. We propose, in the absence of any statistical knowledge, to make hypothetically a further deduction of 40 per cent. from the reduced total for duplicate entries.*

78. The following Table introduces into the preceding summary the proposed adjustments:—

	Persons Aged 65 Years and Upwards in England and Wales.				
	Total Number. (1.)	Deduction of 37 per cent. representing cases of Thrift among Persons with presumed incomes over 10*s.* a week. (2.)	Estimated Number of cases of Thrift among Persons with presumed incomes of 10*s.* a week or less. (3.)	Further deduction of 40 per cent. represent duplicate tests of Thrift. (4.)	Estimated Number of cases of Thrift among Persons with presumed Incomes of 10*s.* a week or less after allowing for duplicate tests. (5.)
1. Members of Registered Friendly Societies	271,000	100,000	171,000	68,400	102,600†
2. Members of Shop Clubs and other unregistered bodies	271,000	100,000	171,000	68,400	102,600
3. Members of Building Societies	26,000	10,000	16,000	6,400	9,600
4. Members of Co-operative Societies	92,000	34,000	58,000	23,200	34,800
5. Members of Trades Unions	79,000	29,000	50,000	20,000	30,000
Total	739,000	273,000	466,000	186,400	279,600
6. Depositors in Savings Banks	375,000	139,000	236,000	94,400	141,600
Total	1,114,000	412,000	702,000	280,800	421,200
7. Investors of Savings in other ways (addition of 5 per cent.)	56,000	21,000	35,000	14,000	21,000
Aggregate Total	1,170,000	433,000	737,000	294,800	442,200

* In the scheme submitted by the Hon. Lionel Holland to Lord Rothschild's Committee, he thought it probable that a deduction of 20 per cent. should be made for duplicate membership (p. 165 of the Appendices to the Committee's Report—C. 8,911 of 1898). This deduction seems to us much too small, and we have accordingly doubled it.

† It will be observed that 103,000 is only 2·35 per cent. of the total number of present permanent members of friendly societies already mentioned. If, therefore, the more complete investigation, which we understand the Registrar has taken steps to make next year, should show that his assumption of a continuous increase in the proportion of aged members up to 6·17 per cent. is not warranted by the facts, there would still be an ample margin. The 2·35 per cent. is, moreover, less than the percentage shown by the table at page 188 of the Report of Lord Rothschild's Committee, though the Registrar explains in the memorandum he has furnished to us (*see* Appendix VI.) that the figures in that table require considerable modification. When the 103,000 is compared with the number of past and present members of friendly societies, it will be seen that it forms only one-third of the total number of those who would be able to show in this manner that they had endeavoured to make provision for themselves.

79. Notwithstanding these considerable deductions, there remains a large number of persons over 65 years of age belonging *primâ facie* to the pensionable class, who, according to these figures put together by mechanical methods, could give actual proof of having exercised reasonable providence.

80. It must at the same time be owned that our calculation, though it is based on reasonable hypotheses, is considerably different from the information given to the enumerators of the recent test census in answer to the questions intended to elicit evidence of thrift.

81. According to that calculation, (the remarks on which by the Registrar of Friendly Societies in Appendix VI., pp. 83–89 should be studied), no less than 442,000 aged poor persons would be able to give proof of having exercised providence in some form or other and in some degree or other. In order to compare this number with those who would *primâ facie* be eligible in other respects for a pension, we should have to eliminate from the total number of persons aged 65 and upwards—

	No.	No.
estimated to amount in 1901 (*cf.* paragraph 19), to - - - - -		1,517,000
(1) those with incomes in excess of 10*s.* a week, viz., 37 per cent. (*cf.* paragraph 58), or - - - - -	561,000	
and (2) those with smaller incomes in actual or late receipt of Poor Law relief, viz., 27 percent. (*cf.* paragraph 41), or	410,000	
		971,000
and we then arrive at an estimated number of - - - - - -		546,000

82. On the assumption that none of these persons were disqualified on other grounds, it would seem that 81 per cent. of them ought to succeed in satisfying the Pension Authority on the ground of proved thrift. But in the test census the number of recorded cases avowedly connected with benefit societies was only 6·7 per cent. ; and, if we add to that number those who owned to having an income from some other sources (7·6 per cent.), as well as receipts from investments and property (10·9 per cent.), the whole number of actual admissions of presumable thrift would barely exceed 25 per cent. (*cf.* Appendix II.—4, p. 31).

83. We can only suggest that in these respects the information obtained by the enumerators was very incomplete. This is not surprising ; for there is nothing that people are more reluctant to do than to disclose their savings, even when disclosure may be to their advantage. Nor is this reluctance unnatural among the labouring classes, when regard is had to the risk of demands for loans or gifts from less thrifty neighbours. Many persons, too, will probably have drawn upon their savings before they have reached the age of 65, and such drafts may have been necessitated by a premature breakdown in health, or may have been prompted by a praiseworthy desire to give their children a superior education or to start their children in life.

84. In any case, however, there must be a considerable number of persons who, though unable to give definite evidence of thrift, may reasonably be expected to show that they have lived lives of "industry" to the satisfaction of the pension authority. This would specially be the case with women. Widows, for instance, who have brought up families, but have had no opportunity of saving or belonging to societies, might certainly qualify by "industry." If for persons qualifying by industry 10 per cent. on the last figure in the preceding Table (442,000) be allowed, or 44,000, the number who might, on the assumptions made, be able to satisfy the authority as regards fulfilling the seventh condition would be raised to 486,000.

85. Taking, therefore, one thing with another, and having regard to the striking testimony which the hypothetical figures bear to thrift generally among the poorer classes, we think it is most probable that comparatively few persons, who succeeded in satisfying the pension authority under the first six heads laid down by the Select Committee, would be unable to adduce some proof of compliance with the seventh qualification. And we believe

that probability becomes almost a certainty when "industry" is held to constitute eligibility as well as "reasonable providence."* Indeed, it seems only fair and just to assume that, if persons who are left at the age of 65 with such slender means as 10*s.* a week—(and in many cases less, and much less, than 10*s.* a week)—have succeeded in keeping off the union throughout the preceding 20 years, the bulk of them must during their working lives have been "industrious" or have exercised "reasonable providence," whether at the pensionable age they can or cannot adduce direct proof of being members of benefit societies or depositors in savings banks. In other words, it is tolerably certain that the lazy and improvident folk among the working classes will, by the time that they have reached the age of 65, have frequently had resort to Poor Law relief, or else have found their way to the workhouse.

86. We submit, then, that, when all persons who have been or are, partly or wholly, constantly or casually, dependent on the rates, are rejected as ineligible for pensions, very nearly full account will have been taken of those who would fail to fulfil in one way or another the seventh qualification; and that an arbitrary deduction of 10 per cent. from the residuum should be an ample—possibly a too ample—allowance for inability to prove industry or thrift.

87. In this connection we think that it may be well to refer to the proposal contained in paragraph 54 of the Select Committee's Report, the proposal which, under the original draft submitted by yourself as Chairman, was put forward as an alternative to be investigated, but which the Committee rejected as being too exclusive. This alternative proposal required that a much stricter proof of providence should be forthcoming than the proposal which was finally accepted by the Committee. The requirement was that an applicant for a pension "must either have belonged to a friendly society for twenty years or have secured for himself an income by the exercise of some definite kind of saving or of thrift." It was stated that such a requirement "would greatly lessen the number of pensioners and the cost of the scheme"; and we do not doubt that it would have this effect. But the extent of the lessening of the cost would mainly depend on the construction placed on the words "secured for himself an *income* by the exercise of some *definite kind of saving or of thrift*." If the governing sense of these words be held to be "income"—that is, an appreciable income—then large numbers of those who would presumably qualify under the accepted scheme would unquestionably be excluded under the rejected scheme. We have no means whatever of determining what those numbers might be; but we presume that most of those who had only accounts at Savings Banks would be excluded, and we imagine that the total affected might easily be 50 per cent. On the other hand, if the governing sense of the words be "definite kind of saving or of thrift," which would presumably include members of all other benefit societies besides registered friendly societies, and depositors in savings banks, we think that then the effect of the adoption of the stricter requirement would mainly be to exclude those who might be admitted under the Committee's scheme on the ground of proved industry (*cf.* paragraph 84), and that the difference might be represented by increasing the deduction of 10 per cent., proposed in the preceding paragraph, to 20 per cent.

* *Cf.* paragraph 70 of the Report of Lord Rothschild's Committee on Old Age Pensions (C. 8911 of 1898), in which they refer to their having been so strongly impressed by the fact "that a large and constantly increasing number of the industrial population of this country "do already, by prudence, self reliance, and self-denial, make their old age independent and "respected." *Cf.* also the conclusion of an experienced authority on Poor Law quoted in "Our "Treatment of the Poor," by W. Chance: "The working classes of this country provide, to a "great and increasing extent, for the future, not only as regards sickness, but as regards old age "as well. They invest largely in the purchase or erection of cottages, in freehold land securities, "Post Office and other savings banks, gas shares, money clubs, co-operative societies, and such "other ways as are open to them." *Cf.* likewise Mr. Chamberlain's opinion quoted in the Report "of the Royal Commission on the Aged Poor (C. 7,684 of 1895, p. xv): "As regards the great "bulk of the working classes during their working lives, they are fairly provident, fairly thrifty, "fairly industrious, and fairly temperate."

(2.) *Scotland.*

88. The definite evidence of thrift shown by the number of members of societies and depositors in savings banks in Scotland is, relatively, not so great as in England. The numbers are as follows :—

Members of registered Friendly Societies - -	348,000
,, Building Societies - - - -	43,000
,, Co-operative Societies - - -	259,000
,, Trades Unions - - - -	71,000
Depositors in Savings Banks - - - -	778,000
	1,499,000

89. Of this aggregate number (which does not include members of unregistered Societies), 108,000 may be estimated as being over 65 years of age, as compared with 217,000, the total population above that age. No one, however, will doubt that the Scottish people in general are far more thrifty than the English, and we adopt for Scotland, without hesitation, the same arbitrary deduction of 10 per cent. from the pensionable residue as amply sufficient to cover the number who, being otherwise qualified for pension, will fail to satisfy the pension authority as to industry or thrift.

(3.) *Ireland.*

90. With respect to Ireland, the same observation as to definite evidence of thrift is applicable. The following is a computation of the number who belong to Benefit Societies or have accounts at Savings Banks :—

Members of Friendly Societies - - - -	73,000
,, Building Societies - - - -	16,000
,, Co-operative Societies - - -	11,000
,, Trades Unions - - - -	9,000
Depositors in Savings Banks - - - -	392,000
	501,000

91. Of this half million (which does not include members of unregistered Societies), 37,000 may be assumed to be over 65 years of age, out of a total population of 282,000 above that age. The reason why the Irish population should present so small a proportion of that definite evidence of thrift which is derived from membership of societies, as compared with that presented by the English and Scotch populations, is well known. It arises more largely from a difference in circumstances and in habits of life than from any real want of the instinct of saving. The Irish peasant, while he makes good use of the savings bank, finds little occasion for friendly societies and similar organised forms of thrift. His savings are to a very large degree directed to investments in land and in loans to individuals in connection with industrial or commercial undertakings. We see no reason to anticipate that the proposed deduction of 10 per cent. will be insufficient for Ireland.

IV.—ESTIMATE OF IMMEDIATE COST OF SCHEME.

92. We are now in a position to found, on the preceding assumptions, an estimate of the cost involved by the pension scheme propounded by the Select Committee on Aged Deserving Poor.

(1.) *England and Wales.*

93. Estimating the total number of persons who will be 65 years of age and upwards in 1901 (*cf.* paragraph 19) at. - - - - - - - -		No. 1,517,000
(1) We first assume that of this number 37 per cent. would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragraph 58). 37 per cent. of 1,517,000 = - -	No. 561,000	
(2) We next assume that a further 27 per cent. would be disqualified by reason of their being or having been paupers (*cf.* paragraph 42). 27 per cent. of 1,517,000 = - - - - -	410,000	971,000
(3) We then deduct from the remainder - - -		546,000
	No.	
a. ½ per cent. for aliens (*cf.* paragraph 12) - - - -	3,000	
b. 2 per cent. for criminals (*cf.* paragraph 28) - - -	11,000	
c. 2 per cent. on account of pauper lunatics (*cf.* Appendix VII., p. 93) - - - - -	11,000	25,000
(4) Lastly, we deduct from this residuum 10 per cent. (an arbitrary percentage) for those who, though they have kept clear of Poor Law relief for 20 years preceding their old age, may be unable to adduce proof of industry or reasonable providence (*cf.* paragraph 86) - - - -		521,000 52,000
The number of pensionable persons would then be -		469,000

94. It should be observed that this number—469,000—is not very different from the number of persons (486,000) among the poorer labouring classes, who would, according to the hypothetical computation which we have already made (*cf.* paragraph 84), be able to adduce direct proof of industry or thrift; and when a closely similar result is arrived at by two independent and wholly different processes, more reliance may be placed in the correctness of such result.

95. The Select Committee proposed that the amount of the pension should not be less than 5*s.* a week (13*l.* a year), or more than 7*s.* a week (18*l.* a year), according to the cost of living in the locality. We take it that what (roughly speaking) the Committee had in their minds was an award of 5*s.* a week in rural districts, and of 7*s.* a week in urban districts. Now, though the total urban population is about double the total rural population in England and Wales, yet the number of aged people is relatively larger in rural districts than in urban districts, as might be expected, owing to the tendency of the young to migrate to towns, and of the old to return to villages.* It is probable, then, that balancing

* It may be well to note in this connection that, owing to the marked local varieties in the proportions of people at advanced ages to the total population (*cf.* note to Table C. in Appendix V.—1, p 76), the incidence of the charge of a pension scheme would vary materially in different parts of the country.

these considerations one against another, we shall not be over-estimating the cost of the Select Committee's scheme if we take 6*s.* a week as the average allowance to successful applicants for pensions.

96. On this assumption, the aggregate initial cost in England and Wales would be $\frac{469{,}000 \times 6 \times 52}{20} = 7{,}316{,}000$*l.* per annum.

97. This estimate makes no allowance for the cost of administering the pension scheme; and though we have no certain data whatever on which to compute the administrative expenses, it is tolerably evident that they must be not inconsiderable.

98. We may safely presume that the Committees, who are to constitute the Pension Authority in each Union, would need officers to investigate applications and perform duties analogous to those of Relieving Officers; that they would require some clerical assistance; and that they would have to hire a room in which to meet for the conduct of business. The services of a pension officer could hardly cost less than 100*l.* a year, and a moderate allowance to make for office expenses would seem to be 50*l.* a year. As there are 650 unions in England and Wales, the aggregate cost on these accounts would be 97,000*l.* a year. But then there would also be the expenses connected with the payment of the pensioners. It is clear that pensioners could not all be expected to present themselves at the office of the Pension Authority; for, however central it might be, the distances to be traversed in single Unions would, more often than not, be considerable. It would, therefore, be requisite to have more than one, or perhaps several local paymasters, or to have resort to the Post Office Money Order system, as the Select Committee apparently had in contemplation. The second alternative would probably be the best; but the expense of disbursing the money would, of course, greatly depend on the frequency of the pay day. Poor Law relief is, we understand, distributed weekly as a rule. On the other hand, retired sailors and soldiers only draw their pensions every quarter. Perhaps we may assume that, in a general pension scheme, fortnightly payments would suffice. Now, we find that under the Post Office Money Order system, the cost is put at about 3*d.* per order issued and paid; and, as 26 payments of a pension would cost 6*s.* 6*d.* a year, the annual cost per cent. of a pension amounting to 6*s.* a week, or 15*l.* 12*s.* a year, would be about two per cent. Supposing that the pension officer were able to pay a proportion of the pensioners himself, say, a quarter, representing those who reside within a short distance from the central office, we should then have to apply the Money Order system to the remainder; and two per cent. of three-fourths of 7,316,000*l.* or 5,487,000*l.* represents a cost of 110,000*l.* a year, which, together with the estimated expenses connected with the central office (97,000*l.* a year), would bring the total expenses to about 3 per cent. per annum on the amount expended in pensions. Being unable to make any better suggestion, we propose to take this percentage as a rough approximation of the cost of administering a pension scheme.*

99. We should have, therefore, to add to the estimated aggregate cost (above) of - - - - - - - - - - £. 7,316,000

3 per cent. for administrative expenses, or - - - - - 219,000

which would bring the total cost of the pension scheme in England and Wales to - - - - - - - - - 7,535,000

or, in round figures - - - - - - - - - 7,550,000

* We ought perhaps to state that the expenses of management incurred by Friendly Societies are considerably in excess of this percentage, though a great part of their work is voluntary and unpaid. Indeed, according to the returns made to the Registrar by a large number of ordinary Friendly Societies, those expenses in 1897 averaged 1*s.* 9*d.* in the £. of thei total receipts, and as much as 12½ per cent. of the actual benefits received; while the expenses of the affiliated orders, which have a more complete organisation, are proportionately about twice as much. If judged by this analogy, our estimate of expenses for administering a pension scheme would appear to be insufficient.

(2.) *Scotland.*

100. Estimating the total number of persons who will be 65 years of age and upwards in 1901 (*cf.* paragraph 21) at - - - - - - - -		No. 221,000
(1) We first assume that 35 per cent. of this number would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragraph 65). 35 per cent. of 221,000 = - - -	No. 77,000	
(2) We next assume that a further 16 per cent. would be disqualified by reason of their being or having been paupers (*cf.* paragraph 46). 16 per cent. of 221,000 = - - - - -	35,000	
		112,000
(3) We then deduct from the remainder, viz. - -		109,000
a. 0·7 per cent. for aliens (*cf.* paragraph 13) a negligible quantity - - - - -	—	
b. 2 per cent. for criminals (*cf.* paragraph 28) - - -	2,000	
c. On account of pauper lunatics (*cf.* Appendix VII., p. 93) -	1,500	
		3,500
(4) Lastly, we deduct from this residuum of - -		105,500
10 per cent. for those failing to produce proof of industry or reasonable providence (*cf.* paragraph 89), viz. - - - - - -		10,500
The number of pensionable persons would then be - - - - - - - -		95,000

101. As the urban population in proportion to the total population of Scotland may be taken to be relatively less than in England, it is reasonable to suppose that the average pension allowed under the scheme would be less than the mean of 5*s.* and 7*s.* a week; and perhaps we may assume that 5*s.* 6*d.* would be sufficient to represent the average amount of pensions awarded to successful applicants in Scotland.

102. On this assumption, the aggregate cost in Scotland would be $\frac{95{,}000 \times 5{\cdot}5 \times 52}{20}$ = 1,359,000*l.*; and, if there be added to this sum 3 per cent. for administrative expenses, or 41,000*l.* per annum, the aggregate initial cost of the pension scheme would be 1,400,000*l.*

(3.) *Ireland.*

103. Estimating the total number of persons who will be 65 years of age and upwards in 1901 (*cf.* paragraph 23) at - - - - - - - -		No. 278,000
(1) We first assume that 37 per cent. of this number would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragraph 70). 37 per cent. of 278,000 = - - -	No. 103,000	
(2) We next assume that a further 25 per cent. would be disqualified by reason of their being or having been paupers (*cf.* paragraph 50). 25 per cent. of 278,000 = - - - - -	70,000	173,000
(3) We then deduct from the remainder, viz. - -		105,000
a. ·08 per cent. for aliens (*cf.* paragraph 14) a negligible quantity - - - -	No. —	
b. 2 per cent. for criminals (*cf.* paragraph 28.) - - -	2,000	
c. on account of pauper lunatics (*cf.* Appendix VII., p. 93) -	1,500	3,500
(4) Lastly, we deduct from this residuum of - -		101,500
10 per cent. for those failing to produce proof of industry or reasonable providence (*cf.* paragraph 91), viz. - - - - - -		10,500
The number of pensionable persons would then be in round figures - - - - - -		91,000

104. If we assume that the average amount awarded as pension in Ireland would be the same as that in Scotland, viz., 5*s.* 6*d.* a week, the aggregate initial cost of the Pension Scheme in Ireland would be $\frac{91,000 \times 5{\cdot}5 \times 52}{20} = 1,301,000l.$; and, if we add 3 per cent. for administrative expenses, or 39,000*l.*, the cost would amount to 1,340,000*l.*, or (in round figures) 1,350,000*l.*

(4.) *United Kingdom.*

105. It will be convenient to give the following Table, showing the total estimated cost of giving effect to the Select Committee's recommendations in the three parts of the United Kingdom together.

	England. and Wales.	Scotland.	Ireland.	United Kingdom.
Estimated number of persons over 65 years of age in 1901	No. 1,517,000	No. 221,000	No. 278,000	No. 2,016,000
Deduct:				
(1.) For those whose incomes exceed 10*s.* a week	561,000	77,000	103,000	741,000
(2.) For paupers	410,000	35,000	70,000	515,000
(3.) For aliens, criminals and lunatics	25,000	3,500	3,500	32,000
(4.) For inability to comply with thrift test	52,000	10,500	10,200	72,700
TOTAL DEDUCTIONS	1,048,000	126,000	186,700	1,360,700
Estimated number of pensionable persons	469,000	95,000	91,000	655,000
	£.	£.	£.	£.
Estimated cost	7,316,000	1,359,000	1,301,000	9,976,000
Add Administrative expenses (3 per cent.)	219,000	41,000	39,000	299,000
TOTAL ESTIMATED COST £.	7,535,000	1,400,000	1,340,000	10,275,000
IN ROUND FIGURES £.	7,550,000	1,400,000	1,350,000	10,300,000

V. ESTIMATE OF ULTIMATE COST OF SCHEME.

106. We shall now endeavour to form some estimate of the cost of the Select Committee's Pension Scheme after it has been put into operation, and in so doing to indicate the annual expenditure which it would probably entail in the years 1911 and 1921.

(1.) *England and Wales.*

107. In framing this estimate, we have to take into account not only the prospective increase of aged persons in the course of the next 20 years, but also the certainty that many aged persons, who are, under the present system, receiving Poor Law relief, would be able, in gradually increasing numbers, to satisfy the pension authority.

108. It is probable that the larger proportion of aged persons in receipt of indoor relief would have to remain inmates of workhouses, partly by reason of inability through physical or mental infirmity to live at home, even if they were awarded a pension. But, however that may be, as we are only concerned with the financial aspect of the pension scheme, we may leave out of consideration the substitution of pensions for indoor relief, because the cost of an inmate in a workhouse is estimated to be from 4*s.* 1*d.* to 4*s.* 8*d.* a week* which does not fall far short of the pension charge, and thus the net expense of administering indoor relief and of granting a pension would be much the same.

109. We need, therefore, only take into account the probable extent to which pensions would take the place of outdoor relief; and this we can only do in a hypothetical manner. The assumption which we propose to make, in the absence of any better one, is that by 1911 one-third, and that by 1921 two-thirds, of the present number of outdoor paupers above 65 years of age will have become pensioners.

110. This assumption involves some computation of the present cost of outdoor relief accorded to aged persons, because there would be a saving of expense on that account to be set off against the increased pension charge; and, after consultation with those most conversant with the administration of the English Poor Law, we are of opinion that the average of such outdoor relief may be considered to be 3*s.* per head per week. For this purpose, we think that we should take the number of outdoor paupers of 65 years and upwards to be the number which the day's count in July last established, namely (*cf.* paragraph 36) 210,000, excluding medical relief cases; in other words, that 210,000 persons may be regarded as the average number of persons over 65 to whom outdoor relief, at the average rate of 3*s.* a week per head, is awarded throughout the year. On these suppositions the total annual expense of outdoor paupers over 65 years of age is $\frac{3 \times 52 \times 210,000}{20}$ = 1,638,000*l.* Accordingly, by 1911 the saving under the head of outdoor relief would be one-third of 1,638,000*l.* or 546,000*l.*, and by 1921 it would be two-thirds of 1,638,000*l.* or 1,092,000*l.*

111. In estimating the cost which the scheme would entail when in operation, we have to assume that the number of persons with incomes of 10*s.* a week only or less would continue relatively to be the same as now.

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* *Cf.* Report from the Select Committee on the Cottage Homes Bill, No. 271 of 1899, p. 25 of the Minutes of Evidence.

In 1911.

112. Estimating the total number of persons in England and Wales who will be 65 years of age and upwards in 1911 (*cf.* paragraph 19) at - - -		No. 1,716,000
(1) We first assume that 37 per cent. would have incomes exceeding the pensionable limit of 10s. a week (*cf.* paragraph 58). 37 per cent. of 1,716,000 = -	No. 635,000	
(2) We next assume—		
a. That 6·5 per cent. of that number would be disqualified by reason of their being, or having been, in receipt of indoor relief (*cf.* paragraph 42). 6·5 per cent. of 1,716,000 = - - -	112,000	
b. That instead of 20·5 per cent. (the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief), the proportion so disqualified will be diminished by one-third (*cf.* paragraphs 42 and 109). $(1 - \frac{1}{3}) \times 20{\cdot}5 = 13{\cdot}7$ per cent. of 1,716,000 = -	235,000	
		982,000
(3) We then deduct from the remainder, viz.:		734,000
4½ per cent. on account of aliens, criminals, and pauper lunatics (*cf.* paragraph 93) - - - -		33,000
		701,000
(4) Lastly, we deduct from this residuum 10 per cent. for want of proof of industry or reasonable providence (*cf.* paragraph 86) - - - -		70,000
The number of pensionable persons would then be -		631,000
On these assumptions, the aggregate cost in 1911 would be $\frac{631,000 \times 6 \times 52}{20}$ = - - - - - -		£. 9,844,000
and with an addition of 3 per cent. for administrative expenses, or - - - - - - -		295,000
it would be - - - - - - - - -		10,139,000
But there would be a saving of one third of the present estimated charge for outdoor relief to aged persons (*cf.* paragraph 110), viz. - - -		546,000
Accordingly, the net aggregate cost would be - -		9,593,000
or in round figures - - - - - - - £.		9,600,000

113. Estimating the total number of persons in England and Wales who will be 65 years of age and upwards in 1921 (*cf.* paragraph 19) at - -		No. 1,947,000
(1) We first assume that 37 per cent. would have incomes exceeding the pensionable limit of 10s. a week (*cf.* paragraph 58). 37 per cent. of 1,947,000 = - - -	No. 720,000	
(2) We next assume—		
a. That 6·5 per cent. of that number would be disqualified by reason of their being, or having been, in receipt of indoor relief (*cf.* paragraph 42). 6·5 per cent. of 1,947,000 = -	127,000	
b. That instead of 20·5, the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief, we assume (paragraphs 42 and 109) that the proportion so disqualified will be diminished by two-thirds $(1-\frac{2}{3}) \times 20{\cdot}5 = 6{\cdot}8$ per cent. of 1,947,000 - -	132,000	
		979,000
(3) We then deduct from the remainder, viz.:		968,000
$4\frac{1}{2}$ per cent. on account of aliens, criminals, and pauper lunatics (*cf.* paragraph 93) - -		44,000
		924,000
(4) Lastly, we deduct 10 per cent. from this residuum for want of proof of industry or reasonable providence (*cf.* paragraph 86), viz. - - - - -		92,000
The number of pensionable persons in 1921 would then be - - - - - - - - - - -		832,000
On these assumptions, the aggregate cost in 1921 would be $\frac{832,000 \times 6 \times 52}{20}$ = - - - - - - -		£. 12,979,000
and with an addition of 3 per cent. for administrative expenses, or - - - - - - - - -		389,000
it would be - - - - - - - - - -		13,368,000
But there would be a saving of two-thirds of the present charge for outdoor relief to aged persons (*cf.* paragraph 110), viz. - - - - - -		1,092,000
Accordingly, the net aggregate cost would be - -		12,276,000
or in round figures - - - - - - - £.		12,300,000

(2.) *Scotland.*

114. We frame our estimate of the prospective cost of the pension scheme in Scotland on the same assumptions as those on which the corresponding estimate for England is founded. We need, therefore, only separately refer to the amount of the probable saving in respect of outdoor relief. The average amount of outdoor relief given to aged paupers may be

taken to be 2*s.* 6*d.* a week, or 6*l.* 10*s.* for a whole year; and as the number of outdoor paupers over 65 years of age, according to a day's count, may be taken to be 20,000 (*cf.* paragraph 45), the total annual expense of relieving aged paupers outside the poorhouse would be 6*l.* 10*s.* × 20,000 = 130,000*l.* Accordingly the annual saving under the head of outdoor relief would by 1911 be one-third of 130,000*l.*, or about 43,000*l.*, and by 1921 two-thirds of 130,000*l.*, or about 87,000*l.*

In 1911.

115. Estimating the total number of persons in Scotland who will be 65 years of age and upwards in 1911 (*cf.* paragraph 21) at - - - - -		No. 245,000
(1) We first assume that 35 per cent. of this number would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragrap 65) 35 per cent. of 245,000 - - - - -	No. 86,000	
(2) We next assume—		
a. That 4 per cent. of 245,000 would be disqualified by reason of their being, or having been, in receipt of indoor relief (*cf.* paragraph 46), viz. - - - - -	10 000	
b. That, instead of 12 per cent. (the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief) the proportion so disqualified will be diminished by one-third (*cf.* paragraphs 46 and 114) $(1-\frac{1}{3}) \times 12 = 8$ per cent. of 245,000 = - - - -	20,000	
		116,000
(3) We then deduct from the remainder, viz.:		129,000
on account of aliens, criminals, and pauper lunatics (say) - - - - - - - - - -		4,000
(4) Lastly, we deduct from this residuum of - -		125,000
10 per cent. for want of proof of industry or reasonable providence (*cf.* paragraph 89) - - -		13,000
The number of pensionable persons would then be -		112,000
		£.
On these assumptions the aggregate cost in 1911 would be $\frac{112,000 \times 5 \cdot 5 \times 52}{20}$ = - - - - -		1,602,000
and with an addition of 3 per cent. for administrative expenses, or - - - - - - -		48,000
it would be - - - - - - - - - -		1,650,000
But there would be a saving of one-third of the present charge for outdoor relief to aged persons, (*cf.* paragraph 114) viz. - - - - -		43,000
Accordingly, the net aggregate cost would be - -		1,607,000
or, in round figures - - - - £.		1,600,000

116. Estimating the total number of persons in Scotland who will be 65 years of age and upwards in 1921 (*cf.* paragraph 21) at - - - - -		No. 268,000
(1) We first assume that 35 per cent. of this number would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragraph 65), viz. - - -	No. 94,000	
(2) We next assume—		
a. That 4 per cent. of 268,000 would be disqualified by reason of their being, or having been, in receipt of indoor relief (*cf.* paragraph 46), viz. - - - - -	11,000	
b. That, instead of 12 per cent. (the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief), the proportion so disqualified will be diminished by two-thirds (*cf.* paragraphs 46 and 114) $(1-\frac{2}{3}) \times 12 = 4$ per cent. of 268,000 = - - - - -	11,000	
		116,000
(3) We then deduct from the remainder, viz. - -		152,000
on account of aliens, criminals and pauper lunatics (say) - - - - - - - - - -		4,000
(4) Lastly, we deduct from this residuum of - -		148,000
10 per cent. for want of proof of industry or reasonable providence (*cf.* paragraph 89) - - -		15,000
The number of pensionable persons would then be -		133,000
		£.
On these assumptions the aggregate cost in 1921 would be $\frac{133,000 \times 5 \cdot 5 \times 52}{20}$ = - - - - - -		1,902,000
and with an addition of 3 per cent. for administrative expenses or - - - - - - - -		57,000
it would be - - - - - - - - -		1,959,000
But there would be a saving of two thirds of the present charge for outdoor relief to aged persons, (*cf.* paragraph 114), viz. - - - - -		87,000
Accordingly, the net aggregate cost would be - -		1,872,000
or, in round figures - - - - - £.		1,850,000

(3.) *Ireland.*

117. Unlike England and Scotland, the number of persons over 65 years of age in Ireland is estimated to decrease by slow degrees between now and 1921 (*cf.* paragraph 23). But, notwithstanding this decrease, the pension charge will not be correspondingly diminished, because the average amount of outdoor relief does not exceed 1*s.* 3½*d.* a head per week, or 3*l.* 7*s.* a head per annum; and consequently pensions will be appreciably more costly than outdoor relief, for which they would gradually be in part substituted.

118. As the number of aged outdoor paupers is, according to a day's count, computed at 27,000 (*cf.* paragraph 48), the annual cost in respect of them is $\frac{27,000 \times 67}{20} = 90,000l.$; and so the saving under the head of outdoor relief would by 1911 be one-third of 90,000*l.* or 30,000*l.*, and by 1921 two-thirds of 90,000*l.* or 60,000*l.*

In 1911.

119. Estimating the total number of persons in Ireland who will be 65 years of age and upwards in 1911 (*cf.* paragraph 23) at - - - - -		No. 270,000
(1) We first assume that 37 per cent. of this number would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragraph 70). 37 per cent. of 270,000 = - - - - -	No. 100,000	
(2) We next assume—		
a. That 10 per cent. of 270,000 would be disqualified by reason of their being or having been in receipt of indoor relief (*cf.* paragraph 50), viz. - - - - - -	27,000	
b. That instead of 15 per cent. (the proportion at present estimated to be disqualified by their being or having been in receipt of outdoor relief), the proportion so disqualified will be diminished by one-third (*cf.* paragraphs 50 and 118) $(1-\frac{1}{3}) \times 15 = 10$ per cent. of 270,000 = -	27,000	
		154,000
(3) We then deduct from the remainder, viz. - -		116,000
on account of aliens, criminals, and pauper lunatics (say) - - - - - - - - -		4,000
(4) Lastly we deduct from this residuum of - -		112,000
10 per cent. for want of proof of industry or reasonable providence (*cf.* paragraph 91)viz. - -		11,000
The number of pensionable persons would then be -		101,000
		£.
On these assumptions the aggregate cost in 1911 would be $\frac{101,000 \times 5 \cdot 5 \times 52}{20}$ = - - - - - -		1,444,000
and with an addition of 3 per cent. for administrative expenses, or - - - - - - - -		43,000
it would be - - - - - - - - - -		1,487,000
But there would be a saving of one-third of the present charge for outdoor relief to aged persons (*cf.* paragraph 118), viz. - - - - -		30,000
Accordingly the net aggregate cost in 1911 would be - - - - - - - - - -		1,457,000
or, in round figures - - - - - £.		1,450,000

In 1921.

120. Estimating the total number of persons in Ireland who will be 65 years of age and upwards in 1921 (*cf.* paragraph 23) at - - - - - -		No. 252,000
(1) We first assume that 37 per cent. of this number would have incomes exceeding the pensionable limit of 10*s.* a week (*cf.* paragraph 70). 37 per cent. of 252,000 = - - - - -	No. 93,000	
(2) We next assume—		
a. That 10 per cent. of 252,000 would be disqualified by reason of their being, or having been, in receipt of indoor relief (*cf.* paragraph 50), viz. - - - - - -	25,000	
b. That, instead of 15 per cent. (the proportion at present estimated to be disqualified by reason of their being, or having been, in receipt of outdoor relief), the proportion so disqualified will be diminished by two-thirds (*cf.* paragraphs 50 and 118) $(1-\frac{2}{3}) \times 15 = 5$ per cent. of 252,000 = - -	13,000	
		131,000
(3) We then deduct from the remainder, viz.:		121,000
on account of aliens, criminals, and pauper lunatics (say) - - - - - - - - - - -		3,000
(4) Lastly, we deduct from this residuum of - -		118,000
10 per cent. for inability to prove industry or reasonable providence (*cf.* paragraph 91) viz. - - -		12,000
The number of pensionable persons would then be -		106,000
		£.
On these assumptions, the aggregate cost in 1921 would be $\frac{106,000 \times 5 \cdot 5 \times 52}{20}$ = - - - - - -		1,516,000
and with an addition of 3 per cent. for administrative expenses, or - - - - - - -		45,000
it would be - - - - - - - - - -		1,561,000
But there would be a saving of two-thirds of the present charge for outdoor relief to aged persons (*cf.* paragraph 118), viz. - - - - -		60,000
Accordingly, the net aggregate cost in 1921 would be - - - - - - - - - -		1,501,000
or, in round figures - - - - - - £.		1,500,000

VI. ESTIMATED COST OF SCHEME WITH CONDITIONS MODIFIED.

121. In endeavouring to form an estimate of the cost of the Pension Scheme on the supposition that the qualifying age should be fixed at 70 or 75 in lieu of 65, we shall proceed generally on the lines which we have adopted in estimating the cost of the scheme recommended by the Select Committee (*cf.* paragraphs 92—105).

122. We shall compute the number of persons over 70 and 75 years of age respectively on the same basis as we have computed the number of those over 65 years of age (*see* Appendix V., pp. 75–80).

123. We shall make the same allowances, proportionately, for aliens criminal offenders, and pauper lunatics, and also for inability to give direct proof that industry or reasonable providence has been exercised.

124. As part of the expenses attending the administration of a pension scheme would be unaffected by a reduction in the number of pensions payable, we think it well to increase somewhat the estimate of those expenses under these modified schemes. Accordingly, we propose to assume that the expense of administering a scheme with the pensionable age fixed at 70 would be 4 per cent. of its total cost, and that the expense of administering a scheme with the pensionable age fixed at 75 would be 5 per cent. of its total cost.

125. There remain to be made the estimates (1) of pauperism at the ages of 70 and 75, and (2) of the numbers who would be disqualified by reason of having incomes in excess of 10*s.* a week. The basis of these estimates needs to be separately explained.

1. Pauperism at the Ages of 70 and 75 Years of Age.

126. The only Parliamentary Return that distinguishes the estimated number of paupers over 70 and 75 years of age from those over 65 years of age is the one to which we have already referred (*cf.* paragraphs 31 and 32), as being associated with Mr. Burt's name (No. 36 of 1891), and which relates to England and Wales only. As that Return is founded upon a one day's count, and as we take a year's count to be a better measure of the extent of pauperism than a day's count (*cf.* paragraph 38), we have to assume that the age classification of present paupers, according to a hypothetical year's count, would be the same as the age classification of paupers according to the one day's count made in 1890.

(1.) *England and Wales.*

127. The ages of the paupers ascertained to be 65 years of age and upwards by the one day's count (1st August 1890) in Mr. Burt's Return admit of being distributed as follows:—

Ages.	Indoor.	Outdoor.	Total.	Population according to Census.	Per Cent.
65 and upwards - - -	55,000	191,000	246,000	1,373,000	17·9
70 „ „ - - -	39,000	145,000	184,000	801,000	23·0
75 „ „ - - -	22,000	84,000	106,000	383,000	27·7

128. If all the paupers over 65 years of age (indoor, outdoor, and total) be represented by 100 respectively, the number of paupers of the more advanced ages would be in the following proportions :—

Ages.	Indoor (per cent.)	Outdoor (per cent.)	Total (per cent.)
65 and upwards - - - -	100	100	100
70 „ „ - - - -	71	76	75
75 „ „ - - - -	40	44	43

129. If we now apply these age proportions to the paupers ascertained to be 65 years of age and upwards by the one day's count in July 1899 (*cf.* paragraph 36), namely, 67,000 indoor and 210,000 outdoor (medical relief cases excluded), the distribution would be as follows :—

Ages.	Indoor.	Outdoor.	Total.	Total Estimated Number of Aged Persons in 1899.
65 and upwards - - - -	67,000	210,000	277,000	1,480,000
Proportion per cent. - -	*4·5*	*14·2*	*18·7*	
70 and upwards - - - -	48,000	160,000	208,000	873,000
Proportion per cent. -	*5·5*	*18·3*	*23·8*	
75 and upwards - - - -	27,000	92,000	119,000	440,000
Proportion per cent. - -	*6·1*	*20·9*	*27·0*	

130. And if we further assume that the age proportions of the persons computed to be paupers by the hypothetical year's count (*cf.* paragraphs 36 and 37) are the same as of those ascertained to be paupers by the one day's count in July 1899, we have the following distribution for the hypothetical year's count of 1899 :—

Ages.	Indoor.	Outdoor.	Total.	Total Estimated Number of Aged Persons in 1899.
65 and upwards - - - -	121,000	274,000	395,000	1,480,000
Proportions per cent. - -	*8·2*	*18·5*	*26·7*	
70 and upwards - - - -	86,000	208,000	294,000	873,000
Proportions per cent. - -	*9·9*	*23·8*	*33·7*	
75 and upwards - - - -	48,000	121,000	169,000	440,000
Proportions per cent. - -	*10·9*	*27·5*	*38·4*	

131. The proportions, however, which, after certain corrections, we finally adopted to represent the extent of pauperism among persons of 65 years of age and upwards (*cf.* paragraph 42) were :

a. For indoor paupers - - - - - -	6·5
b. For outdoor paupers - - - - - -	20·5
TOTAL - - -	27·0

132. If we make corresponding corrections in the above proportions relating to the paupers of 70 and 75 years of age respectively, we should arrive at the following percentages :—

Age.	Indoor.	Outdoor.	Total.
	Per cent.	Per cent.	Per cent.
70 and upwards - - - -	8·1	25·6	33·7
75 „ „ - - - -	9·2	29·2	38·4

133. These percentages are confirmed in a satisfactory way by the information which the enumerators obtained.

134. They found that, out of 6,842 persons over 70 years of age, there were 1,957, or 28·6 per cent., who admitted the receipt of outdoor relief on the day of enumeration or who had, during the preceding 20 years, received poor relief, either outdoor or indoor (*cf.* Appendix II.—5, p. 33); and, if we add to the number enumerated the estimated number of workhouse inmates aged 70 and upwards in the selected districts, according to a day's count, viz., 5·5 per cent. (*cf.* paragraph 129) or 398, then 6,842 become 7,240, and 1,957 is 27 per cent. of 7,240. We think, therefore, that pauperism at the age of 70 and upwards will be fairly represented by 35 per cent., of which 8 per cent. would be indoor paupers and 27 per cent. outdoor paupers.

135. According also to the test census, out of 3,353 persons over 75 years of age, there were 1,125, or 33·6 per cent., found to be receiving outdoor relief at the moment or to have received during the preceding 20 years either indoor or outdoor relief (*cf.* Appendix II.—6, p. 36 ; and if we add to those who were enumerated the estimated number of workhouse people aged 75 and upwards in the selected districts, according to a day's count, viz., 6·1 per cent. (*cf.* paragraph 129), or 217, then 3,353 become 3,570, and 1,125 is 31·5 per cent. of 3,570. It would seem, then, by a comparison of this figure with the calculation made from the Parliamentary Return, that 31 per cent. may be taken to represent the number of outdoor paupers and 9 per cent. the number of indoor paupers, or 40 per cent. in all.

136. The percentages which we propose to adopt for paupers aged 70 and upwards and 75 and upwards respectively, as compared with paupers aged 65 and upwards, are summarised below :

Age.	Indoor.	Outdoor.	Total.
	Per cent.	Per cent.	Per cent.
65 and upwards - - (*cf.* paragraph 42).	6·5	20·5	27
70 and upwards - -	8	27	35
75 „ „ - - -	9	31	40

(2.) *Scotland.*

137. For Scotland we shall assume that pauperism among persons of 70 and 75 years of age, as compared with pauperism among persons aged 65 and upwards, increases relatively at the same rates as it is reckoned to increase in England and Wales. Thus :

Age.	Indoor.	Outdoor.	Total.
	Per cent.	Per cent.	Per cent.
65 and upwards (*cf.* paragraph 46.)	4	12	16
70 and upwards	5	16	21
75 „ „	6	18	24

(3.) *Ireland.*

138. We shall make analogous assumptions for Ireland. Thus:

Age.	Indoor.	Outdoor.	Total.
	Per cent.	Per cent.	Per cent.
65 and upwards (*cf.* paragraph 50.)	10	15	25
70 and upwards	13	19	32
75 „ „	15	22	37

2. Incomes above and below 10*s.* a week at the Ages of 70 and 75.

139. As might be expected, the number of persons with very small means proportionately increases as age advances.

(1.) *England and Wales.*

140. The number of persons over 70 years of age who were enumerated by the test census amounted to 6,842 (*see* Appendix II.—5, p. 33), and admit of being thus tabulated:—

	No.
a. Owned to having incomes over 10*s.* a week (column 3)	1,698
b. Returned their incomes at 10*s.* a week or less (column 4)	3,493
c. Admitted having assistance from relations and friends but declined to state income (column 5)	1,075
d. Declined information (column 6)	576
Total	6,842

We shall, as before (*cf.* paragraph 54), assume that those who	No.
were dependent on relations and friends, viz.	1,075
belonged to the pensionable class, equally with those whose incomes were returned at 10*s.* a week or less, viz.	3,493
making the total of that class	4,568
and that the remainder, viz. (1,698 + 576)	2,274
or 33·2 per cent., would be disqualified	6,842

141. Before we apply this percentage to the total population over 70 years of age, we must add to the persons enumerated by the test census a percentage for workhouse inmates in the selected districts. The inmates may be taken to be the number estimated to be established by a day's count, or 5·5 per cent. (*cf.* paragraph 129). This addition to 6,842 would thus be 398, making 7,240; and the respective percentages of those over 70 years of age with incomes over 10*s.* a week and those with incomes of 10*s.* a week or less, would be (in round figures) 31·5 and 68·5. Thus:

		No.	Per Cent.
a. Number of persons enumerated with incomes exceeding 10*s.* a week		2,274	31·5
b. Number of persons enumerated with 10*s.* a week or less	No. 4,568		
Addition for indoor paupers	398		
		4,966	68·5
		7,240	100

142. The number of persons over 75 years of age who were enumerated at the test census amounted to 3,353 (*see* Appendix II.—6, p. 36), and admit of being thus tabulated:

	No.
a. Owned to having incomes over 10*s.* a week (Col. 3)	728
b. Returned their incomes at 10*s.* a week or less (Col. 4)	1,877
c. Admitted having assistance from relations and friends but declined to state income (Col. 5)	498
d. Declined information (Col. 6)	250
Total	3,353

143. On the assumptions previously made,

	No.
The number of persons aged 75 and upwards with incomes exceeding 10*s.* a week would be 728 + 250 =	978
The number with incomes of 10*s.* a week or less would be 1,877 + 498 =	2,375
Total	3,353

144. Taking the persons of that age estimated by a day's count to be in the workhouse as representing the number of indoor paupers on the day of enumeration, viz., 6·1 per cent. (*cf.* paragraph 129), we should have to add 217 to 3,353, making 3,570; and the respective percentages of those with incomes of more than 10*s.* a week and of those with incomes of 10*s.* a week or less would be (in round figures) 27·5 and 72·5. Thus:

		No.	No.
Number of persons enumerated with incomes exceeding 10*s.* a week		978	27·5
Number of persons enumerated with incomes of 10*s.* a week or less	No. 2,375		
Addition for indoor paupers	217		
		2,592	72·5
		3,570	100

(2.) *Scotland.*

145. If we deal with the figures supplied by the test census about incomes of persons over 70 and 75 years of age, respectively, in Scotland (*see* Appendix III.—3, pp. 60–1, and Appendix III.—4, pp. 62–3) in the same way as we have dealt with the enumeration figures in England and Wales, we arrive at very closely similar results :

	No.	No.	Per Cent.
Estimated number of persons aged 70 and upwards with incomes exceeding 10*s.* a week 1,798 + (546–51 who admitted to be in receipt of Poor Law relief =) 495 = - - - - - -		2,293	30
Estimated number of persons aged 70 and upwards with incomes of 10*s.* a week or less (3,400+1,521+51 =) - - -	4,972		
Addition for indoor paupers (assumed to be 5 per cent., *cf.* paragraph 137) - -	382		
		5,354	70
Total - - -		7,647	100
Estimated number of persons aged 75 and upwards with incomes exceeding 10*s.* a week 816 + (268–33 who admitted to be in receipt of Poor Law relief =) 235 = - - - - -		1,051	27
Estimated number of persons aged 75 and upwards with incomes of 10*s.* a week or less 1,834+788+33 = - - - - -	2,655		
Addition for indoor paupers (assumed to be 6 per cent., *cf.* paragraph 137) - -	237		
		2,892	73
Total - - -		3,943	100

(3.) *Ireland.*

146. We assume that the proportions of persons in Ireland, over 70 and 75 years of age, with incomes exceeding 10*s.* a week to those whose incomes are less will be the same as in England and Wales (*cf.* paragraphs 141 and 144), viz. :

	Per Cent.
a. In the case of persons over 70 years of age :	
Estimated proportion of persons with incomes exceeding 10*s.* a week - - - - -	31·5
Estimated proportion of persons with less incomes	68·5
	100
b. In the case of persons over 75 years of age :	
Estimated proportion of persons with incomes exceeding 10*s.* a week - - - - -	27·5
Estimated proportion of persons with less incomes	72·5
	100

147. We now proceed to estimate, on the foregoing assumptions, the cost of the pension scheme in 1901, 1911, and 1921 :

A. On the supposition that the pensionable age should be fixed at 70 ; and

B. On the supposition that the pensionable age should be fixed at 75.

148. It will probably suffice if we give the estimates succinctly in tabular form, with notes in explanation of them, when necessary :—

149. A.—On the supposition that the pensionable age should be fixed at 70.

(1.) In 1901.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
1. Estimated number of persons over 70 years of age in 1901 (*see* Appendix V.)	No. 889,000	No. 135,000	No. 191,000	No. 1,215,000
2. Deductions:				
(1.) For those whose incomes would exceed 10*s.* a week	280,000 (1)	41,000 (5)	60,000 (9)	381,000
(2.) For paupers	311,000 (2)	28,000 (6)	61,000 (10)	400,000
(3.) For aliens, criminals and pauper lunatics	12,000	2,000	2,000	16,000
(4.) For inability to comply with thrift test	29,000 (3)	6,000 (7)	7,000 (11)	42,000
TOTAL DEDUCTIONS	632,000	77,000	130,000	839,000
3. Estimated number of pensionable persons	257,000	58,000	61,000	376,000
	£.	£.	£.	£.
4. Estimated cost	4,009,000 (4)	829,000 (8)	872,000 (12)	5,710,000
5. Addition of 4 per cent. for administrative expenses	160,000	33,000	35,000	228,000
6. Total Estimated Cost £.	4,169,000	862,000	907,000	5,938,000
IN ROUND FIGURES £.	4,200,000	850,000	900,000	5,950,000

(1) 31·5 per cent. (*cf.* paragraph 141) of 889,000 = 280,000.

(2) 35 per cent. (*cf.* paragraph 136) of 889,000 = 311,000.

(3) 889,000 – (280,000 + 311,000 + 12,000) = 286,000, of which 10 per cent. = 29,000 (*cf.* paragraph 86).

(4) $\frac{257{,}000 \times 6 \times 52}{20} = 4{,}009{,}000l.$

(5) 30 per cent. (*cf.* paragraph 145) of 135,000 = 41,000.

(6) 21 per cent. (*cf.* paragraph 137) of 135,000 = 28,000.

(7) 135,000 – (41,000 + 28,000 + 2,000) = 64,000, of which 10 per cent. = 6,000.

(8) $\frac{58{,}000 \times 5{\cdot}5 \times 52}{20} = 829{,}000l.$

(9) 31·5 per cent. (*cf.* paragraph 146) of 191,000 = 60,000.

(10) 32 per cent. (*cf.* paragraph 138) of 191,000 = 61,000.

(11) 191,000 – (60,000 + 61,000 + 2,000) = 68,000, of which 10 per cent. = 7,000.

(12) $\frac{61{,}000 \times 5{\cdot}5 \times 52}{20} = 872{,}000l.$

150. A.—On the supposition that the pensionable age should be fixed at 70—*continued.*

(2.) In 1911.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
1. Estimated number of persons over 70 years of age in 1911 (*see* Appendix V.)	No. 988,000	No. 148,000	No. 182,000	No. 1,318,000
2. Deductions:				
(1.) For those whose incomes would exceed 10*s.* a week	311,000 (1)	44,000 (6)	57,000 (11)	412,000
(2.) For paupers	257,000 (2)	23,000 (7)	48,000 (12)	328,000
(3.) For aliens, criminals, and pauper lunatics	17,000	2,000	2,000	21,000
(4.) For inability to comply with thrift test	40,000 (3)	8,000 (8)	8,000 (13)	56,000
TOTAL DEDUCTIONS	625,000	77,000	115,000	817,000
3. Estimated number of pensionable persons	363,000	71,000	67,000	501,000
	£.	£.	£.	£.
4. Estimated cost	5,663,000 (4)	1,015,000 (9)	958,000 (14)	7,636,000
5. Addition of 4 per cent. for administrative expenses	227,000	41,000	38,000	306,000
6. Total Estimated Cost	5,890,000	1,056,000	996,000	7,942,000
7. Saving of one-third of outdoor relief charge	416,000 (5)	39,000 (10)	26,000 (15)	481,000
Net Aggregate Cost £.	5,474,000	1,017,000	970,000	7,461,000
IN ROUND FIGURES £.	5,450,000	1,000,000	1,000,000	7,450,000

(1) 31·5 per cent. (*cf.* paragraph 141) of 988,000 = 311,000.

(2) 8 per cent. of 988,000 for indoor pauperism (*cf.* paragraph 136) = 79,000. $(1-\frac{1}{3})\times 27$ per cent. = 18 per cent. for outdoor pauperism, and 18 per cent. of 988,000 = 178,000; 79,000 + 178,000 = 257,000.

(3) 988,000 − (311,000 + 257,000 + 17,000) = 403,000, of which 10 per cent. = 40,000 (*cf.* paragraph 86).

(4) $\frac{363{,}000\times 6\times 52}{20} = 5{,}663{,}000l.$

(5) $\frac{160{,}000\times 3\times 52}{20} = 1{,}248{,}000l.$, and $\frac{1}{3}$ of 1,248,000*l.* = 416,000*l.* (*cf.* paragraphs 109, 110, and 129).

(6) 30 per cent. (*cf.* paragraph 145) of 148,000 = 44,000.

(7) 5 per cent. of 148,000 for indoor pauperism (*cf.* paragraph 137) = 7,000. $(1-\frac{1}{3})\times 16$ per cent. = 11 per cent. for outdoor pauperism, and 11 per cent. of 148,000 = 16,000; 7,000 + 16,000 = 23,000.

(8) 148,000 − (44,000 + 23,000 + 2,000) = 79,000, of which 10 per cent. = 8,000.

(9) $\frac{71{,}000\times 5{\cdot}5\times 52}{20} = 1{,}015{,}000l.$

(10) Number of outdoor paupers, according to year's count, is estimated at 16 per cent. (*cf.* paragraph 137) of total population over 70 years old (148,000), or 24,000, of which $\frac{3}{4}$ or 18,000 may be taken to represent day's count (*cf.* paragraph 44). 18,000 × 6*l.* 10*s.* (*cf.* paragraph 114) = 117,000*l.*, and $\frac{1}{3}$ of 117,000*l.* = 39,000*l.*

(11) 31·5 per cent. (*cf.* paragraph 146) of 182,000 = 57,000.

(12) 13 per cent. of 182,000 for indoor pauperism (*cf.* paragraph 138) = 24.000. $(1-\frac{1}{3})\times 19 = 13$ per cent. for outdoor pauperism, and 13 per cent. of 182,000 = 24,000. 24,000 + 24,000 = 48,000.

(13) 182,000 − (57,000 + 48,000 + 2,000) = 75,000, of which 10 per cent. = 8,000.

(14) $\frac{67{,}000\times 5{\cdot}5\times 52}{20} = 958{,}000l.$

(15) Number of outdoor paupers, according to year's count (*cf.* paragraph 138) is estimated at 19 per cent. of total population over 70 years old (182,000), or 35,000; corresponding number, according to day's count, would probably be 23,000; and $\frac{23{,}000\times 67}{20} = 77{,}000l.$ (*cf.* paragraph 117), and $\frac{1}{3}$ of 77,000*l.* = 26,000*l.*

151. A.—On the supposition that the pensionable age should be fixed at 70—*continued.*

(3.) In 1921.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
1. Estimated number of persons over 70 years of age in 1921 (*see* Appendix V.)	No. 1,125,000	No. 159,000	No. 172,000	No. 1,456,000
2. Deductions:				
(1.) For those whose incomes would exceed 10*s.* a week	354,000 (1)	48,000 (6)	54,000 (11)	456,000
(2.) For paupers	191,000 (2)	16,000 (7)	32,000 (12)	239,000
(3.) For aliens, criminals and pauper lunatics	23,000	2,000	2,000	27,000
(4.) For inability to comply with thrift test	56,000 (3)	9,000 (8)	8,000 (13)	73,000
TOTAL DEDUCTIONS	624,000	75,000	96,000	795,000
3. Estimated number of pensionable persons	501,000	84,000	76,000	661,000
	£.	£.	£.	£.
4. Estimated cost	7,816,000 (4)	1,201,000 (9)	1,087,000 (14)	10,104,000
5. Addition of 4 per cent. for administrative expenses	313,000	48,000	43,000	404,000
6. Total estimated cost £.	8,129,000	1,249,000	1,130,000	10,508,000
7. Saving of two-thirds of outdoor relief charge	832,000 (5)	83,000 (10)	51,000 (15)	966,000
Net Aggregate Cost £.	7,297,000	1,166,000	1,079,000	9,542,000
IN ROUND FIGURES £.	7,300,000	1,150,000	1,100,000	9,550,000

(1) 31·5 per cent. (*cf.* paragraph 141) of 1,125,000=354,000.

(2) 8 per cent. of 1,125,000 for indoor pauperism (*cf.* paragraph 136)=90,000. $(1-\frac{2}{3})\times 27$ per cent. =9 per cent. for outdoor pauperism; and 9 per cent. of 1,125,000=101,000. 90,000+101,000=191,000.

(3) 1,125,000−(354,000+191,000+23,000)=557,000, of which 10 per cent.=56,000 (*cf.* paragraph 86.)

(4) $\frac{501,000\times 6\times 52}{20}$=7,816,000*l.*

(5) $\frac{160,000\times 3\times 52}{20}$=1,248,000*l.*, and $\frac{2}{3}$ of 1,248,000*l.*=832,000*l.*

(6) 30 per cent. (*cf.* paragraph 145) of 159,000=48,000.

(7) 5 per cent. of 159,000 for indoor pauperism (*cf.* paragraph 137)=8,000. $(1-\frac{2}{3})\times 16$ per cent. =5 per cent. for outdoor pauperism, and 5 per cent. of 159,000=8,000. 8,000+8,000=16,000.

(8) 159,000−(48,000+16,000+2,000)=93,000, of which 10 per cent. is 9,000.

(9) $\frac{84,000\times 5{\cdot}5\times 52}{20}$=1,201,000*l.*

(10) Number of outdoor paupers, according to year's count, is estimated at 16 per cent. (*cf.* paragraph 137) of total population over 70 years (159,000), of which $\frac{3}{4}$ or 19,000 may be taken to represent day's count (*cf.* paragraph 44). 19,000×6*l.* 10*s.* (*cf.* paragraph 114)=124,000*l.*, $\frac{2}{3}$ of 124,000*l.*=83,000*l.*

(11) 31·5 per cent. (*cf.* paragraph 146) of 172,000=54,000.

(12) 13 per cent. of 172,000 for indoor pauperism (*cf.* paragraph 138)=22,000. $(1-\frac{2}{3})\times 19$=6 per cent. for outdoor pauperism, and 6 per cent. of 172,000=10,000; 22,000+10,000=32,000.

(13) 172,000−(54,000+32,000+2,000)=84,000, of which 10 per cent. is 8,000.

(14) $\frac{76,000\times 5{\cdot}5\times 52}{20}$=1,087,000*l.*

(15) *Cf.* footnote No. 15 in preceding Table. $\frac{2}{3}$ of 77,000*l.*=51,000*l.*

152. B.—On the supposition that the pensionable age should be fixed at 75.

(1.) In 1901.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
1. Estimated number of persons over 75 years of age in 1901. (*See* Appendix V.)	No. 445,000	No. 69,000	No. 102,000	No. 616,000
2. Deductions:				
(1.) For those whose incomes would exceed 10*s.* a week	122,000 (1)	19,000 (5)	28,000 (9)	169,000
(2.) For paupers	178,000 (2)	17,000 (6)	38,000(10)	233,000
(3.) For aliens, criminals and pauper lunatics	6,000	1,000	1,000	8,000
(4.) For inability to comply with thrift test	14,000 (3)	3,000 (7)	4,000(11)	21,000
TOTAL DEDUCTIONS	320,000	40,000	71,000	431,000
3. Estimated number of pensionable persons	125,000	29,000	31,000	185,000
	£.	£.	£.	£.
4. Estimated cost	1,950,000 (4)	415,000 (8)	443,000(12)	2,808,000
5. Addition of 5 per cent. for administrative expenses	98,000	21,000	22,000	141,000
6. Total estimated cost £.	2,048,000	436,000	465,000	2,949,000
IN ROUND FIGURES £.	2,050,000	450,000	450,000	2,950,000

(1) 27·5 per cent. of 445,000 (*cf.* paragraph 144) = 122,000.

(2) 40 per cent. of 445,000 (*cf.* paragraph 136) = 178,000.

(3) 445,000 − (122,000 + 178,000 + 6,000) = 139,000, of which 10 per cent. = 14,000

(4) $\frac{125{,}000 \times 6 \times 52}{20} = 1{,}950{,}000l.$

(5) 27 per cent. of 69,000 (*cf.* paragraph 145) = 19,000.

(6) 24 per cent. of 69,000 (*cf.* paragraph 137) = 17,000.

(7) 69,000 − (19,000 + 17,000 + 1,000) = 32,000, of which 10 per cent. = 3,000.

(8) $\frac{29{,}000 \times 5{\cdot}5 \times 52}{20} = 415{,}000l.$

(9) 27·5 per cent. of 102,000 (*cf.* paragraph 146) = 28,000.

(10) 37 per cent. of 102,000 (*cf.* paragraph 138) = 38,000.

(11) 102,000 − (28,000 + 38,000 + 1,000) = 35,000, of which 10 per cent. = 4,000.

(12) $\frac{31{,}000 \times 5{\cdot}5 \times 52}{20} = 443{,}000l.$

153. B.—On the supposition that the pensionable age should be fixed at 75—*contd.*

(2.) In 1911.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
	No.	No.	No.	No.
1. Estimated number of persons over 75 years of age in 1911. (*See* Appendix V.)	484,000	75,000	94,000	653,000
2. Deductions:				
(1.) For those whose incomes would exceed 10*s.* a week	133,000 (1)	20,000 (6)	26,000(11)	179,000
(2.) For paupers	146,000 (2)	14,000 (7)	28,000(12)	188,000
(3.) For aliens, criminals, and pauper lunatics	8,000	1,000	1,000	10,000
(4.) For inability to comply with thrift test	20,000 (3)	4,000 (8)	4,000(13)	28,000
Total Deductions	307,000	39,000	59,000	405,000
3. Estimated number of pensionable persons	177,000	36,000	35,000	248,000
	£.	£.	£.	£.
4. Estimated cost	2,761,000 (4)	515,000 (9)	501,000(14)	3,777,000
5. Addition of 5 per cent. for administrative expenses	138,000	26,000	25,000	189,000
6. Total estimated cost £.	2,899,000	541,000	526,000	3,966,000
7. Saving of one-third of outdoor relief charge	239,000 (5)	23,000(10)	16,000(15)	278,000
Net Aggregate Cost £.	2,660,000	518,000	510,000	3,688,000
In Round Figures £.	2,700,000	500,000	500,000	3,700,000

(1) 27·5 per cent. of 484,000 (*cf.* paragraph 144) = 133,000.

(2) 9 per cent. of 484,000 for indoor pauperism (*cf.* paragraph 136)=44,000. $(1-\frac{1}{3})\times 31=21$ per cent. for outdoor pauperism, and 21 per cent. of 484,000 = 102,000. 44,000 + 102,000 = 146,000.

(3) 484,000 — (133,000 + 146,000 + 8,000) = 197,000, of which 10 per cent. = 20,000.

(4) $\frac{177{,}000\times 6\times 52}{20} = 2{,}761{,}000l.$

(5) $\frac{92{,}000\times 3\times 52}{20} = 718{,}000l.$, and $\frac{1}{3}$ of 718,000*l.* = 239,000*l.* (*cf.* paragraphs 109, 110, and 129).

(6) 27 per cent. of 75,000 (*cf.* paragraph 145) = 20,000.

(7) 6 per cent. of 75,000 for indoor pauperism (*cf.* paragraph 137)=5,000. $(1-\frac{1}{3})\times 18=12$ per cent. for outdoor pauperism, and 12 per cent. of 75,000 = 9,000. (5,000 + 9,000) = 14,000.

(8) 75,000 — (20,000 + 14,000 + 1,000) = 40,000, of which 10 per cent. = 4,000.

(9) $\frac{36{,}000\times 5{\cdot}5\times 52}{20} = 515{,}000l.$

(10) Number of outdoor paupers according to year's count is estimated at 18 per cent. (*cf.* paragraph 137) of total population over 75 years old (75,000), or 14,000, of which $\frac{3}{4}$, or 10,500, may be taken to represent day's count. (*cf.* paragraph 44). $10{,}500\times 6l.$ 10*s.* (*cf.* paragraph 114) = 68,000*l.*, and $\frac{1}{3}$ of 68,000*l.* = 23,000*l.*

(11) 27·5 per cent. of 94,000. (*cf.* paragraph 146) = 26,000.

(12) 15 per cent. of 94,000 for indoor pauperism (*cf.* paragraph 138) = 14,000. $(1-\frac{1}{3})\times 22=15$ per cent. for outdoor pauperism, and 15 per cent. of 94,000 = 14,000. (14,000+14,000) = 28,000.

(13) 94,000 – (26,000+28,000+1,000) = 39,000, of which 10 per cent. = 4,000.

(14) $\frac{35{,}000\times 5{\cdot}5\times 52}{20} = 501{,}000l.$

(15) Number of outdoor paupers according to year's count (*cf.* paragraph 138) is estimated at 22 per cent. of total population over 75 years of age (94,000), or 21,000. Corresponding number according to day's count would probably be 14,000. $\frac{14{,}000\times 67}{20} = 47{,}000l.$ (*cf.* paragraph 117), and $\frac{1}{3}$ of 47,000*l.* = 16,000*l.*

154. B.—On the supposition that the pensionable age should be fixed at 75—*contd.*

(3). In 1921.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
	No.	No.	No.	No.
1. Estimated number of persons over 75 years of age in 1921. (*See* Appendix V.)	553,000	84,000	91,000	728,000
2. Deductions:				
(1.) For those whose incomes would exceed 10*s.* a week	152,000 (1)	23,000 (6)	25,000 (11)	200,000
(2.) For paupers	105,000 (2)	10,000 (7)	20,000 (12)	135,000
(3.) For aliens, criminals, and pauper lunatics	10,000	1,000	1,000	12,000
(4.) For inability to comply with thrift test	29,000 (3)	5,000 (8)	5,000 (13)	39,000
TOTAL DEDUCTIONS	296,000	39,000	51,000	386,000
3. Estimated number of pensionable persons	257,000	45,000	40,000	342,000
	£.	£.	£.	£.
4. Estimated cost	4,009,000 (4)	644,000 (9)	572,000 (14)	5,225,000
5. Addition of 5 per cent for administrative expenses	200,000	32,000	29,000	261,000
6. Total estimated cost £.	4,209,000	676,000	601,000	5,486,000
7. Saving of two-thirds of outdoor relief charge	479,000 (5)	48,000 (10)	31,000 (15)	558,000
Net aggregate cost £.	3,730,000	628,000	570,000	4,928,000
IN ROUND FIGURES £.	3,750,000	650,000	550,000	4,950,000

(1) 27·5 per cent. of 553,000 (*cf.* paragraph 144)=152,000.

(2) 9 per cent. of 553,000 for indoor pauperism (*cf.* paragraph 136)=50,000. $(1-\frac{2}{3})\times 31=10$ per cent. for outdoor pauperism, and 10 per cent. of 553,000=55,000. 50,000 + 55,000=105,000.

(3) 553,000—(152,000 + 105,000 + 10,000)=286,000, of which 10 per cent.=29,000.

(4) $\frac{257,000\times 6\times 52}{20}$=4,009,000*l.*

(5) $\frac{92,000\times 3\times 52}{20}$=718,000, and $\frac{2}{3}$ of 718,000*l.*=479,000*l.* (*cf.* paragraphs 109, 110 and 129).

(6) 27 per cent. of 84,000 (*cf.* paragraph 145)=23,000.

(7) 6 per cent. of 84,000 for indoor pauperism (*cf.* paragraph 137)=5,000. $(1-\frac{2}{3})\times 18=6$ per cent. for outdoor pauperism, and 6 per cent. of 84,000=5,000. 5,000 + 5,000=10,000.

(8) 84,000—(23,000 + 10,000 + 1,000)=50,000, of which 10 per cent.=5,000.

(9) $\frac{45,000\times 5{\cdot}5\times 52}{20}$=644,000*l.*

(10) Number of outdoor paupers, according to year's count, is estimated at 18 per cent. (*cf.* paragraph 137) of total population over 75 years old (84,000), or 15,000 of which $\frac{3}{4}$ or 11,000 may be taken to represent day's count (*cf.* paragraph 44). 11,000 × 6*l.* 10*s.* (*cf.* paragraph 114)=72,000 and $\frac{2}{3}$ of 72,000*l.*=48,000*l.*

(11) 27·5 per cent. of 91,000 (*cf.* paragraph 146)=25,000.

(12) 15 per cent. of 91,000 for indoor pauperism (*cf.* paragraph 138)=14,000. $(1-\frac{2}{3})\times 22=7$ per cent. for outdoor pauperism, and 7 per cent. of 91,000=6,000. (14,000 + 6,000)=20,000.

(13) 91,000—(25,000 + 20,000 + 1,000)=45,000, of which 10 per cent. is 5,000.

(14) $\frac{40,000\times 5{\cdot}5\times 52}{20}$=572,000*l.*

(15) Number of outdoor paupers according to year's count (*cf.* paragraph 138) is estimated at 22 per cent. of the total population over 75 years of age (91,000) or 20,000. Corresponding number according to day's count would probably be 14,000. $\frac{14,000\times 67}{20}$ = 47,000*l.* (*cf.* paragraph 117) and $\frac{2}{3}$ of 47,000 = 31,000*l.*

VII. SUMMARY OF ESTIMATES OF COST.

155. It will be convenient if we finally summarise the estimated financial effects (in round figures) of the Pension Scheme propounded by the Select Committee for Aged Deserving Poor, on the several assumptions that the pensionable age is fixed (1) at 65, as recommended by the Committee, and also (2) at 70 and (3) at 75.

(1.) *On the assumption that the Pensionable Age is fixed at* 65.

Year.	England and Wales.	Scotland.	Ireland.	United Kingdom.
	£.	£.	£.	£.
1901	7,550,000 (par. 99.)	1,400,000 (par. 102.)	1,350,000 (par. 104.)	10,300,000
1911	9,600,000 (par. 112.)	1,600,000 (par. 115.)	1,450,000 (par. 119.)	12,650,000
1921	12,300,000 (par. 113.)	1,850,000 (par. 116.)	1,500,000 (par. 120.)	15,650,000

(2.) *On the assumption that the Pensionable Age is fixed at* 70.

Year.	England and Wales.	Scotland.	Ireland.	United Kingdom.
	£.	£.	£.	£.
1901	4,200,000 (par. 149.)	850,000 (par. 149.)	900,000 (par. 149.)	5,950,000
1911	5,450,000 (par. 150.)	1,000,000 (par. 150.)	1,000,000 (par. 150.)	7,450,000
1921	7,300,000 (par. 151.)	1,150,000 (par. 151.)	1,100,000 (par. 151.)	9,550,000

(3.) *On the assumption that the Pensionable Age is fixed at* 75.

Year.	England and Wales.	Scotland.	Ireland.	United Kingdom.
	£.	£.	£.	£.
1901	2,050,000 (par. 152.)	450,000 (par. 152.)	450,000 (par. 152.)	2,950,000
1911	2,700,000 (par. 153.)	500,000 (par. 153.)	500,000 (par. 153.)	3,700,000
1921	3,750,000 (par. 154.)	650,000 (par. 154.)	550,000 (par. 154.)	4,950,000

VIII. CONCLUDING REMARKS.

156. In thus summarising the results of our investigations, we ought to say that, though we have felt bound to frame the estimates in accordance with the well-known rule that all estimates of liabilities should err (if at all) on the side of being rather over than under the mark, we have also been anxious to avoid giving an unduly magnified idea of the cost which the scheme of the Select Committee, or modifications of it, would involve. We are most conscious that our conclusions, founded mainly on hypothesis, or rather on a series of hypotheses, are open to criticism. It will, no doubt, be thought that we have attributed too much to some of the causes directly affecting the cost, and not enough to others. One error, however, is apt to correct another in problematical calculations; and, therefore, we would fain believe that sufficient reliance may be placed on the net results to give Her Majesty's Government a fairly approximate idea of the financial aspects of the questions raised in the Report from the Select Committee of 1899.

157. At the same time, we cannot conceal from ourselves the fact that there are unknown quantities which must seriously affect our anticipations.

158. There are many persons whose incomes are just over the border-line of 10*s.* a week; and it will be to their advantage to understate their receipts. It will equally be to the advantage of others to assign away portions of their incomes or income-producing properties—a step to which frequent resort would, as we have already indicated, almost certainly be had in Ireland. Indeed, the position of anybody whose weekly income just exceeded 10*s.* would be so hard as to make the retention of a hard-and-fast line exceedingly difficult.

159. There will be an inevitable tendency to reduce the wages of aged present employees, as well as the pensions of aged past employees, when such a reduction would benefit both employers and employees; and this would be the case when the receipts of the aged persons slightly exceeded the pensionable income. For similar reasons, the contributions of children and other relations towards the support of old people would infallibly fall off.

160. Meritorious poor people who had not reached the pensionable age would presumably be considered to have stronger claims on charitable funds than the more aged who would be secure of their pensions; and consequently a larger number of old persons, by losing the aid of charity, would fall within the category of pensioners. Moreover, knowing that the aged deserving poor would be provided for by the pension scheme, the well-to-do would have less reason to subscribe to charities; or if they continued their subscriptions, they would be more likely to concentrate their efforts in helping persons to keep off the rates during the 20 years preceding the pensionable age, and thus increase the number of those who would be able to satisfy the pension authority.

161. Again, it is only too probable that persons, who might be approaching the term for applying to that authority, would "make the most of their ages"; while those who had succeeded in satisfying the authority might underbid their younger competitors in the labour market, and a reduction of wages would tend to augment the number of persons whose incomes fell within the pensionable limit.

162. Lastly, it may reasonably be hoped that, under improved and improving conditions of life, existence will, to some extent, be longer in the future than it has been in the past; and, should that expectation be realised, the calculations in Appendix V. respecting the aged populations would be thrown out.

163. These are some of the incalculable, but, in our opinion, certain, results of the establishment of a pension scheme, which would all tend either to bring down to the pensionable level those who are now above it, or to raise up to it those who are now below it, and which would thus swell the pensionable

list from above as well as from below. It is obviously impossible to measure in figures the extent to which these results might affect the cost of any such scheme, but it seems safe to assume that the extent would be very appreciable.

164. We desire to say in conclusion that we have had the advantage of conferring with Mr. Charles Booth, whose authority on the subject of pauperism is entitled to great weight; and that we are indebted to him for advice on some of the difficult points connected with our enquiry. He concurs generally with the conclusions which we have drawn; and his concurrence is a great satisfaction to us.

165. We also wish to place on record our obligations to Mr. C. A. Phillimore, of the Treasury, for the willing and efficient assistance which, as our Secretary, he has rendered to us.

We have the honour to be,
Sir,
Your obedient Servants,

E. W. Hamilton.
E. W. Brabrook.
S. B. Provis.
Noel A. Humphreys.

C. A. Phillimore,
Secretary.

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APPENDIX I.

Relating to the institution of the Test Census

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APPENDIX I.—1.

Instructions issued to Clerks to Boards of Guardians in England and Wales.

1. The Clerk to the Guardians is invited to co-operate with the General Inspector of the Local Government Board for the district, in procuring information bearing upon certain questions raised in connection with the Report of the Select Committee of the House of Commons on Aged Deserving Poor.

2. It is proposed that a house-to-house visitation should be made in certain areas, with a view to obtaining the information indicated on the Enumeration Card which has been prepared.

3. The Inspector will arrange with the Clerk to the Guardians as to the portion of the Union in which the enumeration is to be taken, and it will devolve on the Clerk, subject to the concurrence of the Inspector, to divide this area into enumeration districts, and to select a competent person, such as the Assistant Overseer, to visit the houses in each enumeration district and to obtain the information necessary to enable him to fill up the Enumeration Card.

4. The extent of the Enumerator's District should not be larger than will admit of the Enumerator's making all the visits required in four whole days at the outside, and it must be a condition of the employment of the Enumerator that he will begin the work as soon as it is assigned to him and complete it not later than the expiration of one week from the date of commencing the enumeration.

5. It is important that there should not be a larger number of Enumerators than is actually necessary. In towns a population of from 1,500 to 2,000 might be assigned to each Enumerator; but in Rural Districts the number will of course be much less, and must depend upon the circumstances of each district. It should, however, in no case be fewer than 500.

6. The duties of the Enumerator are embodied in the "Instructions to Enumerators." The Clerk will make himself acquainted with these Instructions and will supply each Enumerator with a copy of them, and with any explanation which may be necessary. The Clerk will also supply the Enumerator with the requisite number of cards, and with a written description of the area within which the Enumerator is to act.

7. The cards when filled up should be returned to the Clerk. He should examine them in order to satisfy himself that the work has been properly done, and then forward them forthwith to the Local Government Board.

8. The Clerk will be entitled to a fee of 5 guineas for his services in this matter, together with an additional half guinea for each 1,000 above 6,000 of the population, according to the census of 1891, in the area in which the enumeration is taken.

9. Each Enumerator will be entitled to be paid at the rate of 1*s.* 3*d.* an hour, or 10*s.* a day, but not more than 40*s.* in the aggregate.

10. The Enumerator will send in his account to the Clerk, who will certify the accuracy of the claim and forward it with his own claim to the Local Government Board; and the sum due will be paid to him by the Treasury. The Clerk will then pay each Enumerator the amount due and return the accounts duly receipted to the Treasury.

Local Government Board,
September 1899.

S. B. PROVIS,
Secretary.

Note.—Similar instructions were given by the Local Government Board for Scotland to the Inspectors of the Poor.

Appendix I.—2.

Instructions issued to Enumerators.

1. It is the duty of the Enumerator to visit every occupied house in the area assigned to him by the Clerk to the Guardians. He will take with him pen and ink and a sufficient supply of cards.

2. He will, as far as possible, ascertain in the case of every person of the age of 65 or upwards whether his or her income from all sources exceeds 20*s.* a week. He will not be concerned with any person under the age of 65.

3. Where there is more than one person above 65 living in the house, a separate card should be used for each such person. Thus, if a husband and a wife, or a master and a servant are both above 65, a separate card should be used for each of these persons.

4. In any case where the income exceeds 20*s.* a week, he should enter on the card the house, name, and age last birthday, and should insert in the space for "Weekly income from all sources" the words "above 20." No attempt should be made to obtain further particulars in these cases. The answer to question 8 should, however, be given, and the date and signature of the Enumerator should be inserted.

5. In any case in which the income does not exceed 20*s.* a week, the Enumerator should endeavour to obtain answers to all the questions on the card.

6. The Enumerator must remember that he has no authority to enforce answers from those who are unwilling to give them. He should, however, do his best to obtain the information voluntarily, and to avoid giving offence.

7. In all cases he should make it plain that the inquiry is undertaken for statistical purposes and for such purposes only, and that it does not in any way necessarily imply the adoption of a pension scheme.

8. If information be altogether refused, he will enter on the card the name of the person and the address, and write across the card "Refused." If information be given on some points but not on others, he will similarly write "Refused" against those questions on the card to which no answers are elicited.

9. The answers are to be written in each case on the line following the question and in black ink.

10. The following instructions should be carefully observed in filling up the card :—

"*House.*"—The name of the street and No. of the house should be stated, or if this is not practicable, the postal address should be given.

"*Male, Female, Single, Married, Widowed.*"—The two descriptions applicable to the particular case should be left in and the others struck out.

"*Age last birthday.*"—Care should be taken to get this as correctly as possible. If the age be not precisely known, the nearest approximation must be accepted, the word "about" being added.

Earnings."—The amount to be entered here should be the weekly earnings, based as nearly as possible on an average of the last twelve months.

"*Assistance from children or others.*"—This also should be based on the amount in money received during the preceding twelve months, and should include all assistance from charities, &c.

"*Poor relief in money.*"—It will be observed that only payments in money are to be entered here.

"*Money invested.*"—Under this head should be inserted savings which are possessed by the person and which he or she has made during his or her lifetime, whether in either of the two ways specified on the card, or in any other way, such as the purchase of Government stocks, shares in co-operative societies, land or cottages, policies of insurance, &c.

"*Any other property.*"—Under this head should be inserted any property which the person possesses and which he or she has inherited or otherwise acquired. It will be sufficient to describe it in general terms, as *e.g.*, "cottage worth 50*l.*"

Informant."—Where possible, the information should be obtained from the person to whom the card refers, and in such cases "himself," or "herself," as the case may be, should be entered here. But in some instances, *e.g.*, when the person is not at home, the information may be obtained from some member of the family. In such cases the name of the informant and the relationship to the person must be entered.

11. If anyone objects to give the information on the ground that public use may be made of it, the Enumerator should give an assurance that there will be no disclosure of names, and that nothing but general results will be published.

12. The Enumerator should treat the cards, when filled up, as strictly confidential, and should not show them to anyone.

13. Having inserted the particulars required, the Enumerator will sign the card, and date it. When all the cards have been filled up, he will see that they are numbered, arrange them in numerical order, and return them at once to the Clerk to the Guardians. They should in all cases be returned not later than the expiration of one week from the date of commencing the enumeration.

S. B. Provis,
Secretary.

Local Government Board,
September 1899.

Note.—Similar instructions were issued by the Local Government Board for Scotland.

Appendix I.—3.

Specimen of Enumeration Card.

No.

Union _____

Civil Parish _____

Enumeration District _____

House _____

1. Name _____

2. Age last birthday _____ { Male. Female. / Single. Married. Widowed.

3. Weekly income from all sources _____ shillings.

Derived from—

(*a.*) Earnings - - - - - - _____

(*b.*) Pension from former employers - _____

(*c.*) Benefit, Trade or Friendly Societies - _____

(*d.*) Assistance from children or others - _____

(*e.*) Poor relief in money - - - _____

(*f.*) Other sources - - - - - _____

4. Money invested—

(*a.*) In Savings Bank - - - - _____

(*b.*) In Building Societies - - - _____

(*c.*) Otherwise - - - - - _____

5. Any other property _____

6. Has he or she received poor relief (other than medical relief) within last 20 years? _____

7. Has been a member of the _____

Friendly Society for _____ years.

8. Informant _____

_____ Enumerator.

Date _____

APPENDIX II.

Relating to results of Test Census in England and Wales,

pp. 10—38.

Appendix II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (1).—PERSONS.

Selected Areas dealt with in 28 Poor Law Unions.	Enumerated Population.			Ages.			
	All Ages. 1891.	Aged 65 Years and upwards.		65 and under 70.	70 and under 75.	75 Years and upwards.	Not Stated.
		1891.	1899.				
1.	2.	3.	4.	5.	6.	7.	8.
Paddington	10,085	408	255	89	63	61	42
Marylebone	14,513	538	281	131	77	72	1
Poplar	14,673	457	505	245	136	120	4
St. Olave	12,657	367	336	181	87	60	8
Woolwich	13,541	418	393	200	115	76	2
5 Metropolitan Unions	*67,469*	*2,188*	*1,770*	*846*	*478*	*389*	*57*
Brighton	10,098	551	437	164	120	115	38
Portsea Island	15,126	563	571	219	193	153	6
Liverpool	15,022	464	416	205	116	81	14
Manchester	16,294	431	423	237	123	62	1
Sheffield	9,999	269	311	183	71	56	1
Hull	10,332	384	289	142	73	70	4
6 Urban Unions (Large Towns)	*76,871*	*2,662*	*2,447*	*1,150*	*696*	*537*	*64*
Wigan	15,061	519	532	282	151	95	4
Auckland	20,225	757	799	393	227	173	6
Merthyr Tydfil	16,091	444	449	211	131	102	5
3 Mining Unions	*51,377*	*1,720*	*1,780*	*886*	*509*	*370*	*15*
Milton	5,125	272	246	92	71	83	—
Cuckfield	4,258	200	238	99	80	59	—
Dunmow	10,112	996	896	301	261	319	15
Walsingham	10,767	900	866	336	248	277	5
Pewsey	5,097	451	356	138	106	110	2
Axminster	4,961	399	346	152	71	120	3
Redruth	3,965	285	252	98	65	86	3
Penzance	5,766	376	372	173	85	111	3
Taunton	5,323	498	400	144	112	144	—
Garstang	5,191	317	332	131	104	97	—
Thirsk	10,188	739	692	281	189	217	5
Haverfordwest	5,090	451	413	150	118	141	4
Ruthin	5,188	452	448	194	118	134	2
Carnarvon	10,502	623	577	239	178	159	1
14 Rural Unions	*91,533*	*6,959*	*6,434*	*2,528*	*1,806*	*2,057*	*43*
Total (28 Unions)	285,250	13,529	12,431	5,410	3,489	3,353	179
					12,431		

Appendix II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (1).—PERSONS.

Stated Weekly Income from All Sources.					In receipt of Poor Law Relief. *(3c and 6.) †
			Amount not Stated.		
Above 20s.	20s. and above 10s.	10s. or less.	Maintained by Relations or Friends.	No Information.	
9.	10.	11.	12.	13.	14.
111	32	54	38	20	5
102	27	86	51	15	11
90	45	242	105	23	151
45	52	186	39	14	117
76	64	154	98	1	79
424	*220*	*722*	*331*	*73*	*363*
122	40	174	80	21	112
93	89	233	91	65	146
71	58	159	95	33	63
45	46	250	59	23	65
56	55	126	56	18	54
88	29	118	40	14	74
475	*317*	*1,060*	*421*	*174*	*514*
118	61	226	43	84	124
147	80	316	244	12	192
55	54	153	133	54	67
320	*195*	*695*	*420*	*150*	*383*
43	58	49	31	65	25
71	40	58	32	37	39
120	116	440	121	99	224
115	100	464	141	46	285
41	42	200	60	13	120
67	21	160	24	74	84
32	10	130	62	18	39
60	28	185	28	71	34
29	34	213	95	29	81
96	41	138	43	14	41
187	67	321	84	33	125
58	23	161	25	146	119
63	59	243	80	3	93
92	91	209	88	7	142
1,074	*730*	*3,061*	*914*	*655*	*1,451*
2,293	1,462	5,538	2,086	1,052	2,711 ‡
		12,431			

* Reference to the questions on the enumeration card p. 8.
† Excluding inmates of workhouses.
‡ This number includes 108 persons who, though admitting Poor Law Relief, returned their incomes at over 10s. a week.

Appendix II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (2).—MALES.

Selected Areas dealt with in 28 Poor Law Unions.	Enumerated Population Aged 65 Years and upwards.		Ages.			
	1891.	1899.	65 and under 70.	70 and under 75.	75 Years and upwards.	Not Stated.
1.	3.*	4.	5.	6.	7.	8.
Paddington	138	93	29	25	18	21
Marylebone	211	115	61	31	23	—
Poplar	181	202	114	51	35	2
St. Olave	153	136	72	37	21	6
Woolwich	174	176	100	47	28	1
5 Metropolitan Unions	*857*	*722*	*376*	*191*	*125*	*30*
Brighton	221	180	63	56	45	16
Portsea Island	216	226	92	76	54	4
Liverpool	202	187	102	47	35	3
Manchester	202	178	108	45	25	—
Sheffield	107	129	82	30	17	—
Hull	145	127	66	32	27	2
6 Urban Unions (Large Towns)	*1,093*	*1,027*	*513*	*286*	*203*	*25*
Wigan	247	235	131	65	37	2
Auckland	390	382	183	106	90	3
Aberthyr Tydfil	207	196	97	59	39	1
3 Mining Unions	*844*	*813*	*411*	*230*	*166*	*6*
Milton	132	131	51	36	44	—
Cuckfield	88	116	54	39	26	—
Dunmow	479	408	140	122	139	7
Walsingham	397	376	140	122	113	1
Pewsey	235	165	71	44	49	1
Axminster	195	155	69	26	60	—
Redruth	89	85	29	30	26	—
Penzance	160	139	64	29	45	1
Taunton	223	184	64	59	61	—
Garstang	175	177	68	51	58	—
Thirsk	354	352	151	89	111	1
Haverfordwest	206	178	64	44	67	3
Ruthin	222	213	101	57	54	1
Carnarvon	274	255	115	77	62	1
14 Rural Unions	*3,229*	*2,934*	*1,178*	*825*	*915*	*16*
Total (28 Unions)	6,023	5,496	2,478	1,532	1,409	77
					5,496	

* Column 2 is omitted, as the numbers of Males and Females enumerated in 1891 at all ages within the selected areas were not separately abstracted.

Appendix II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (2).—MALES.

Stated Weekly Income from All Sources.					In receipt of Poor Law Relief. *(3c and 6. †
			Amount not Stated.		
Above 20s.	20s. and above 10s.	10s. or less.	Maintained by Relations or Friends.	No Information.	
9.	10.	11.	12.	13.	14.
56	19	13	2	3	2
65	15	23	8	4	2
61	34	89	10	8	39
38	32	56	5	5	33
62	58	45	11	—	10
282	*158*	*226*	*36*	*20*	*86*
67	32	56	16	9	33
72	73	58	8	15	26
50	43	61	23	10	11
33	36	96	10	3	27
45	33	35	9	7	13
52	16	44	8	7	24
319	*233*	*350*	*74*	*51*	*134*
62	40	99	14	20	34
104	62	160	47	9	75
45	50	72	9	20	19
211	*152*	*331*	*70*	*49*	*128*
31	58	23	6	13	12
43	36	29	4	4	18
72	106	207	2	21	86
60	84	207	15	10	107
27	35	100	—	3	40
49	19	60	7	20	28
22	8	45	3	7	5
38	24	60	1	16	6
20	29	106	17	12	35
65	31	67	7	7	18
111	53	161	12	15	60
39	18	63	8	50	31
40	54	116	3	—	28
70	87	93	3	2	20
687	*642*	*1,337*	*88*	*180*	*494*
1,499	1,185	2,244	268	300	842
		5,496			

* Reference to the questions on the enumeration card, p. 8.
† Excluding inmates of workhouses.

Appendix II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (3).—FEMALES.

Selected Areas dealt with in 28 Poor Law Unions	Enumerated Population Aged 65 Years and upwards.		Ages.			
	1891.	1899.	65 and under 70.	70 and under 75.	75 Years and upwards.	Not Stated.
1.	3.*	4.	5.	6.	7.	8.
Paddington	270	162	60	38	43	21
Marylebone	327	166	70	46	49	1
Poplar	276	303	131	85	85	2
St. Olave	214	200	109	50	39	2
Woolwich	244	217	100	68	48	1
5 Metropolitan Unions	*1,331*	*1,048*	*470*	*287*	*264*	*27*
Brighton	330	257	101	64	70	22
Portsea Island	347	345	127	117	99	2
Liverpool	262	229	103	69	46	11
Manchester	229	245	129	78	37	1
Sheffield	162	182	101	41	39	1
Hull	239	162	76	41	43	2
6 Urban Unions (Large Towns)	*1,569*	*1,420*	*637*	*410*	*334*	*39*
Wigan	272	297	151	86	58	2
Auckland	367	417	210	121	83	3
Merthyr Tydfil	237	253	114	72	63	4
3 Mining Unions	*876*	*967*	*475*	*279*	*204*	*9*
Milton	140	115	41	35	39	—
Cuckfield	112	122	48	41	33	—
Dunmow	517	488	161	139	180	8
Walsingham	503	490	196	126	164	4
Pewsey	216	191	67	62	61	1
Axminster	204	191	83	45	60	3
Redruth	196	167	69	35	60	3
Penzance	216	233	109	56	66	2
Taunton	275	216	80	53	83	—
Garstang	142	155	63	53	39	—
Thirsk	385	340	130	100	106	4
Haverfordwest	245	235	86	74	74	1
Ruthin	230	235	93	61	80	1
Carnarvon	349	322	124	101	97	—
14 Rural Unions	*3,730*	*3,580*	*1,350*	*981*	*1,142*	*27*
Total (28 Unions)	7,506	6,535	2,932	1,957	1,944	102
				6,933		

* Col. 2 is omitted, as the numbers of Males and Females enumerated in 1891 at all ages within the selected areas were not separately abstracted.

Appendix II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (3.)—FEMALES.

Stated Weekly Income from All Sources.					In receipt of Poor Law Relief. *(3c and 6.) †
			Amount not Stated.		
Above 20s.	20s. and above 10s.	10s. or less.	Maintained by Relations or Friends.	No Information.	
9.	10.	11.	12.	13.	14.
55	13	41	36	17	3
37	12	63	43	11	9
29	11	153	95	15	112
7	20	130	34	9	84
14	6	109	87	1	69
142	*62*	*496*	*295*	*53*	*277*
55	8	118	64	12	79
21	16	175	83	50	120
21	15	98	72	23	52
12	10	154	49	20	38
11	22	91	47	11	41
36	13	74	32	7	50
156	*84*	*710*	*347*	*123*	*380*
56	21	127	29	64	90
43	18	156	197	3	117
10	4	81	124	34	48
109	*43*	*364*	*350*	*101*	*255*
12	—	26	25	52	13
28	4	29	28	33	21
48	10	233	119	78	138
55	16	257	126	36	178
14	7	100	60	10	80
18	2	100	17	54	56
10	2	85	59	11	34
22	4	125	27	55	28
9	5	107	78	17	46
31	10	71	36	7	23
76	14	160	72	18	65
19	5	98	17	96	88
23	5	127	77	3	65
22	4	206	85	5	122
387	*88*	*1,724*	*826*	*475*	*957*
794	277	3,294	1,818	732	1,869
		6,935			

* Reference to the questions on the enumeration card, p. 8.
† Excluding inmates of workhouses.

Appendix II.—2.

REPORT ON THE PRECEDING TABLES BY THE REGISTRAR-GENERAL.

Selected areas.

The areas selected by the Local Government Board Inspectors for the purpose of this Census are situated in 28 Poor Law unions of England and Wales. They included selections from five metropolitan unions, from six unions representing six other large towns, from three coal mining unions, and from 14 rural unions, including a few small towns. The enumerated population of these areas in 1891 was 285,250, including 142,340 residing in seven large English towns, 51,377 in coal mining districts, and 91,533 in rural districts. The aggregate population of these areas may therefore be accepted as fairly representative, as regards urban and rural distribution, of the general population of England and Wales.

Number and proportion of persons aged 65 years and upwards.

An examination of the Census enumeration records for 1891 showed that, of the 285,250 persons then enumerated within the selected areas, 13,529 or 4·7 per cent. were aged upwards of 65 years; this percentage was 3·3 in the metropolitan areas, 3·5 in the other large towns, 3·3 in the mining areas, and 7·6 in the rural areas. The enumerators employed at the recent experimental Census were instructed to visit every house within the area allotted to them, and to fill up a card for each person aged upwards of 65 years. The aggregate number of cards received as the result of the Census was 12,431, equal to 92 per cent. of the number of persons aged upwards of 65 years, enumerated in 1891 within the same areas. In London the cards were only 81 per cent. of the enumerated persons in 1891; in the six other large towns the proportion was 92 per cent.; in the mining areas the collected cards exceeded the 1891 numbers by 3 per cent.; and in the rural districts the cards were equal to 93 per cent. of the number in 1891. Thus the results of the Census, as regards the number of cards collected, must be regarded as satisfactory, for it may be presumed that the difference in the cards was mainly due to the failure to obtain cards for a certain proportion of elderly persons belonging to the well-to-do classes who would not be eligible for pensions. This assumption is supported by the fact that the largest deficiency of cards was shown in parts of Paddington, Marylebone and Brighton, where the population included a large proportion of residents of this class. If, moreover, the population of the selected areas be estimated to the middle of 1899 on the basis of the known rate of increase or decrease that prevailed between 1881 and 1891, the proportions of persons aged upwards of 65 years enumerated in 1891 and 1899 respectively may be compared in the following Table:—

Table A.

Selected Areas in 28 Poor Law Unions.	Percentage of total Population aged upwards of 65 Years.	
	National Census, 1891.	Test Census, 1899.
5 Metropolitan Unions	3·3	2·6
6 Urban Unions (large Towns)	3·5	3·2
3 Mining Unions	3·3	3·2
14 Rural Unions	7·6	7·3
Total, 28 Unions	4·7	4·3

It must be concluded from these figures that, except in those districts in which the population included a considerable proportion of the well-to-do classes, the enumerators at the recent Census must have succeeded in filling up cards for all but a very few of the residents aged upwards of 65 years

Age distribution of persons aged upwards of 65 years.

The 12,431 cards received from the local enumerators stated the age of the persons enumerated in all but 179, or 1·4 per cent. of the cases; 5,410 were aged between 65 and 70; 3,489 between 70 and 75, and 3,353 upwards of 75 years. The following table shows the percentage of those aged upwards of 65 years at each age period, and in each of the groups of selected areas:—

TABLE B.

Selected Areas in 28 Poor Law Unions.	Proportion per Cent. of Persons aged upwards of 65 Years, at different age periods.											
	Persons.				Males.				Females.			
	65–70.	70–75.	75 and upwards.	Not stated.	65–70.	70–75.	75 and upwards.	Not stated.	65–70.	70–75.	75 and upwards.	Not stated.
5 Metropolitan Unions	47·8	27·0	22·0	3·2	52·0	26·5	17·3	4·2	44·8	27·4	25·2	2·6
6 Urban Unions (large Towns).	47·0	28·4	22·0	2·6	50·0	27·8	19·8	2·4	44·8	28·9	23·5	2·8
3 Mining Unions	49·8	28·6	20·8	0·8	50·6	28·3	20·4	0·7	49·1	28·9	21·1	0·9
14 Rural Unions	39·2	28·1	32·0	0·7	40·2	28·1	31·2	0·5	38·6	28·0	32·6	0·8
TOTAL, 28 Unions	43·5	28·1	27·0	1·4	45·1	27·9	25·6	1·4	42·3	28·2	28·0	1·5

It is noteworthy that the same districts showing the largest deficiency of cards (namely, those in which the population included the largest proportion of the well-to-do classes) also showed the largest proportion of not stated ages. It should also be noted that while the total number aged upwards of 65 years included only 22 per cent. above the age of 75 years in London and in the six other large towns, and 21 per cent. in the three mining districts, the proportion at this age period in the rural districts was equal to 32 per cent. This greater longevity of elderly persons in the rural districts partly accounts for the large percentage of persons aged upwards of 65 years to the total population in these districts which has already been noticed. The percentage of not stated ages was almost the same in the case of men and of women, 1·4 and 1·5 respectively. The age distribution, however, in the stated cases differed somewhat in consequence of the greater longevity of women. Thus among men, 45·1 per cent. were aged 65—70, 27·9 aged 70—75, and 25·6 per cent. were aged upwards of 75 years; among women the percentages in the three age periods were 42·3, 28·2, and 28·0, respectively. Thus, of those aged upwards of 65 years, 25·6 per cent. of the men and 28·0 per cent. of the women were aged more than 75 years. Among men, the percentage above 75 years was 17·3 in London, 19·8 in the other large towns, 20·4 in the mining districts, and 31·2 in the rural districts; among women, the percentages in the same groups of selected districts were 25·2, 23·5, 21·1, and 32·6, respectively. From these figures it appears fair to conclude that town life and occupations affect men far more unfavourably than they do women, as there is a far greater difference between urban and rural longevity, measured by these figures, among men than among women.

Stated weekly income.

The enumerator was instructed to record in each case the best information he could obtain as to the weekly income from all sources, inserting the words "above 20*s.*" in any case where the stated income exceeded 20*s.* These statements were tabulated under three headings: "Above 20*s.*," "20*s.* and above 10*s.*," and "10*s.* or less." As this information was not fully given on a considerable proportion of the cards, it was found necessary to use two additional columns for tabulation purposes, one for cases stated to be supported by relations or friends without any statement of income, and the other for cases where no information as to source of income or maintenance was given. The 12,431 cases reported on the cards included 2,293, or 18 per cent., with an admitted income exceeding 20*s.*; 1,462, or 11·8 per cent., with an income between 20*s.* and 10*s.*; 5,538, or 44·5 per cent. with an income not exceeding 10*s.*; 2,086, or 16·8 per cent., said to be

maintained by relations or friends, but without statement of income ; and 1,052, or 8·5 per cent., in which the card gave no information as to source of income or maintenance.

The varying proportions of weekly incomes of different amount for persons in the several groups of selected areas are shown in the following Table :—

TABLE C.

Selected Areas in 28 Poor Law Unions.	Weekly Income from all Sources. Proportion per Cent. of total cases.				
	Above 20s.	20s. and above 10s.	10s. and less.	Not stated.	
				Maintained by Relations or Friends.	No Information.
5 Metropolitan Unions	24·0	12·4	40·8	18·7	4·1
6 Urban Unions (large Towns)	19·4	13·0	43·3	17·2	7·1
3 Mining Unions	18·0	11·0	39·0	23·6	8·4
14 Rural Unions	16·7	11·3	47·7	14·2	10·1
TOTAL, 28 Unions	18·4	11·8	44·5	16·8	8·5

It may be noted that, as might be expected, the largest proportion of weekly income exceeding 20*s.* was returned in London, 24·0 per cent., and there is reason to believe, as has been stated, that this proportion is understated ; the percentage in the other large towns was 19·4, while in the mining and rural areas it was only 18·0 and 16·7 respectively. The percentages of cases with stated incomes between 20*s.* and 10*s.* ranged from 11·0 in the mining areas to 13·0 in the six urban areas (large towns). The proportion of cases in which the weekly income was returned as not exceeding 10*s.*, which averaged 44·5 per cent. in the 28 selected areas, was lowest (39·0) in the three mining districts, and was highest (47·7 per cent.) in the rural areas, a result suggesting the least real poverty in the mining districts and in London, and the most in rural districts.

With regard to this comparison, however, it should be noted (1), that a total income of 10*s.* in London implies a greater degree of poverty than an equal income in the rural districts ; and (2), that the value of these proportions for comparative purposes are considerably discounted by the varying proportions of cases in which maintenance by relations or friends was admitted, without any statement of income, which must now be referred to.

The 2,086 cases of maintenance by relations or friends, without any statement of income, included 268 males and 1,818 females. The percentage of persons so returned was equal to 16·8 per cent. of the total cases ; in the groups of selected areas the largest percentage was 23·6 in the mining districts, while in the other groups it was 18·7 in London, 17·2 in the six other large towns, and only 14·2 in the rural districts. The cases now under notice included a few in which Poor Law relief, present or past, was admitted ; but with these exceptions, it has been assumed, for the purpose of this Report, that in all these 2,086 cases the income does not exceed 10*s.*

Of the 1,052 cards which contained no definite information as to income or means of maintenance, 300 related to males and 752 to females. The 300 cases of men included 202 in which the information was marked "refused," and 98 in which no information as to income susceptible of tabulation was given. The 752 cards relating to women included 284 cases of refusal; while of the remainder 411 contained no information and 57 only imperfect information. The result of this Census as regards the information relating

to income appears to corroborate the experience of Mr. Charles Booth in his investigations, namely, that such inquiries can be more successfully made in rural districts, where the collecting agents have better means for obtaining personal information than in towns.

The following Table affords the means for comparing the information as to weekly income given on the cards relating to males and females respectively:—

TABLE D.

Selected Areas in 28 Poor Law Unions.	Weekly Income from all Sources. Proportion per Cent. of total cases of Males and Females, respectively.									
	Above 20s.		20s. and above 10s.		10s. and less.		Not stated. Maintained by Relations or Friends.		Not stated. No Information.	
	M.	F.	M.	F.	M.	F	M.	F.	M.	F.
5 Metropolitan Unions	39·0	13·6	21·9	5·9	31·3	47·3	5·0	28·1	2·8	5·4
6 Urban Unions (large Towns)	31·1	11·0	22·7	5·9	34·0	50·0	7·2	24·4	5·0	8·7
3 Mining Unions	26·0	11·3	18·7	4·4	40·7	37·7	8·6	36·2	6·0	10·4
14 Rural Unions	23·4	11·1	21·9	2·5	45·6	49·2	3·0	23·6	6·1	13·6
TOTAL, 28 Unions	27·3	11·4	21·6	4·0	40·7	47·6	4·9	26·2	5·5	10·8

It will be no matter for surprise that the figures for males and females show such wide variations. The percentage of cases above 20*s.* is 27·3 for males, and only 11·4 for females; of cases from 20*s.* to 10*s.* is 21·6 for males, and only 4·0 for females; while of those not exceeding 10*s.* it is 40·7 for males, and 47·6 for females. The cases in which maintenance by relations or friends was admitted, without any statement of income, did not exceed 4·9 per cent. for men, whereas they were equal to 26·2 per cent. for women. The percentage moreover of cards without any information as to maintenance or income was only 5·5 per cent. for men, and was nearly double, 10·8, for women.

Poor Law Relief.

The amount of reliance that can be placed upon the statements upon the cards relating to the receipt of Poor Law relief, past or present, by the enumerated persons aged upwards of 65 years, is of course an open question. The following Table shows the proportional results of the Census on this point among persons, males and females, in the various groups of selected areas:—

TABLE E.

Selected Areas in 28 Poor Law Unions.	Proportion per Cent. of Total Cases in which past or present Poor Law Out-Relief was admitted.		
	Persons.	Males.	Females.
5 Metropolitan Unions	20·5	11·9	26·4
6 Urban Unions (large Towns)	21·0	13·0	26·8
3 Mining Unions	21·5	15·7	26·4
14 Rural Unions	22·6	16·8	27·3
TOTAL, 28 Unions	21·8	15·3	27·0

The percentage of the admitted cases of past or present Poor Law out-relief was 21·8 among persons, 15·3 among males, and 27·0 among females. These percentages of persons in the various groups of selected areas ranged from 20·5 in London to 22·6 in the rural districts. Among males the range of percentages was wider, namely, from 11·9 in London to 16·8 in the rural districts. Among females the percentages showed but very slight variations, and only ranged from 26·4 in London and in the mining districts, to 27·3 in the rural districts. There seems, however, by analogy, to be some ground for believing that the facts relating to Poor Law relief would be more correctly returned in rural than in urban districts ; and it should, moreover, be noted that the percentages of admitted Poor Law relief, on the cards dealt with, are decidedly below the proportions resulting from Mr. Charles Booth's investigations.

General Register Office,
Somerset House, W.C.

28 October 1899.

APPENDIX H.—3.

Appendix II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (1).—PERSONS.

Selected Areas dealt with in 28 Poor Law Unions.	Enumerated Population, 1891. All Ages.	Total Weekly Income 10s. or less, and not in receipt of Poor Law Relief.	Single.	Married.	Widowed.	Not stated.
1.		2.	3.	4.	5.	6.
Paddington	10,085	88	6	30	50	2
Marylebone	14,513	127	12	31	84	—
Poplar	14,673	211	9	88	113	1
St. Olave	12,657	115	7	50	58	—
Woolwich	13,541	177	10	77	90	—
5 Metropolitan Unions	*65,469*	*718*	*44*	*276*	*395*	*3*
Brighton	10,098	145	9	58	77	1
Portsea Island	15,126	180	11	49	117	3
Liverpool	15,022	201	9	74	115	3
Manchester	16,294	248	20	45	182	1
Sheffield	9,999	132	4	61	66	1
Hull	10,332	88	3	35	50	—
6 Urban Unions (Large Towns)	*76,871*	*994*	*56*	*322*	*607*	*9*
Wigan	15,061	149	13	44	89	3
Auckland	20,225	368	11	179	173	5
Merthyr Tydfil	16,091	219	2	85	109	23
3 Mining Unions	*51,377*	*736*	*26*	*308*	*371*	*31*
Milton	5,125	61	4	26	31	—
Cuckfield	4,258	54	3	28	23	—
Dunmow	10,112	349	19	178	148	4
Walsingham	10,767	329	21	181	124	3
Pewsey	5,097	142	10	84	43	5
Axminster	4,961	101	6	43	52	—
Redruth	3,965	153	10	58	79	6
Penzance	5,766	179	23	73	69	14
Taunton	5,323	228	5	118	97	8
Garstang	5,191	144	19	64	61	—
Thirsk	10,188	282	32	107	139	4
Haverfordwest	5,090	71	5	28	32	6
Ruthin	5,188	231	14	121	96	—
Carnarvon	10,502	249	6	108	134	1
14 Rural Unions	*91,533*	*2,573*	*177*	*1,217*	*1,128*	*51*
Total (28 Unions)	285,250	5,021‡	303	2,123	2,501	94
			5,021			

‡ For explanation of this figure *see* Report of Registrar General at p. 28.

Appendix II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (1).—PERSONS.

Weekly Income from all Sources.				Sources of Income.					
Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. *(a. and b.)	Benefit, Trade, or Friendly Societies. *(c.)	Assistance from Children or Others. *(d.)	Other Sources. *(f.)	Means. *(4 and 5.)	Not stated.
7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
15	18	17	38	27	4	59	9	8	—
7	33	39	48	52	5	84	2	3	1
32	35	53	91	77	8	148	11	11	—
9	28	41	37	45	8	71	14	4	—
24	23	35	95	47	9	124	2	10	—
87	*137*	*185*	*309*	*248*	*34*	*586*	*38*	*36*	*1*
21	31	29	64	66	3	100	9	4	1
25	25	40	90	55	5	121	12	9	1
38	35	37	91	84	4	120	4	10	3
48	92	59	49	128	9	128	15	14	—
35	17	22	58	38	6	81	16	13	1
17	13	19	39	31	3	62	3	7	—
184	*213*	*206*	*391*	*402*	*30*	*612*	*59*	*57*	*6*
32	42	31	44	41	17	72	14	21	2
51	61	33	223	49	54	267	27	39	—
28	26	36	129	27	38	153	2	26	10
111	*129*	*100*	*396*	*117*	*109*	*492*	*43*	*86*	*12*
7	13	16	25	19	3	37	2	1	—
4	7	14	29	15	—	33	5	1	1
121	66	57	105	159	40	175	23	26	1
96	56	58	119	141	27	145	18	20	17
30	19	42	51	66	16	65	4	13	3
32	25	21	23	47	8	26	6	15	1
52	27	16	58	45	3	101	6	8	3
79	44	29	27	78	8	78	14	45	2
73	46	30	79	107	—	101	4	50	1
15	39	50	40	62	8	67	1	35	1
57	62	78	85	123	10	119	54	58	3
19	15	14	23	32	1	27	5	8	6
46	57	64	64	105	9	101	50	31	1
52	66	49	82	98	32	126	48	57	1
683	*542*	*538*	*810*	*1,097*	*165*	*1,201*	*240*	*368*	*51*
1,065	1,021	1,029	1,906	1,864	338	2,791	380	547	60
	5,021				5,980†				

* Reference to the questions on the enumeration card, p. 8.
† The same case is often returned under more than one heading.

Appendix II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10*s.* a week or less, and not to be in receipt of Poor Law Relief.

TABLE (2).—MALES.

Selected Areas dealt with in 28 Poor Law Unions.	Total Weekly Income 10*s.* or less, and not in receipt of Poor Law Relief.	Single.	Married.	Widowed.	Not stated.
1.	2.	3.	4.	5.	6.
Paddington	14	—	9	5	—
Marylebone	29	—	15	14	—
Poplar	75	3	47	25	—
St. Olave	32	—	18	14	—
Woolwich	48	2	25	21	—
5 Metropolitan Unions	*198*	*5*	*114*	*79*	—
Brighton	39	—	21	18	—
Portsea Island	42	2	20	18	2
Liverpool	76	5	38	32	1
Manchester	81	7	18	55	1
Sheffield	33	2	19	12	—
Hull	30	2	15	13	—
6 Urban Unions (Large Towns)	*301*	*18*	*131*	*148*	*4*
Wigan	80	6	30	43	1
Auckland	132	8	68	33	3
Merthyr Tydfil	62	1	29	19	13
3 Mining Towns	*274*	*15*	*127*	*115*	*17*
Milton	21	1	13	7	—
Cuckfield	17	2	10	5	—
Dunmow	134	7	81	46	—
Walsingham	118	3	72	40	3
Pewsey	61	5	34	20	2
Axminster	40	1	24	15	—
Redruth	43	1	26	14	2
Penzance	55	9	35	6	5
Taunton	89	—	62	23	4
Garstang	59	10	26	23	—
Thirsk	115	12	47	53	3
Haverfordwest	43	4	22	14	3
Ruthin	92	6	53	33	—
Carnarvon	79	4	33	41	1
14 Rural Unions	*966*	*65*	*538*	*340*	*23*
Total (28 Unions)	1,739	103	910	682	44
		1,739			

Appendix II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (2.)—MALES.

Weekly Income from all Sources.				Sources of Income.					
Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated but maintained by Relations or Friends.	Earnings, including Pension from former Employer. *(a. and b.)	Benefit, Trade, or Friendly Societies. *(c.)	Assistance from Children or Others. *(d.)	Other Sources. *(f.)	Means. *(4 and 5.)	Not stated.
7.	8.	9.	10.	11.	12.	13.	14.	15.	16
1	6	6	1	8	1	7	1	1	—
—	8	13	8	17	—	15	—	2	—
11	19	34	11	38	7	27	—	1	—
1	12	15	4	16	5	14	3	2	—
4	9	25	10	29	5	17	1	2	—
17	*54*	*93*	*34*	*108*	*18*	*80*	*5*	*8*	—
4	10	15	10	25	3	20	—	2	—
5	11	17	9	25	4	16	2	1	1
16	14	24	22	47	4	29	—	4	3
3	37	33	8	53	6	23	4	7	—
5	10	9	9	15	6	13	2	2	—
3	8	13	6	16	3	15	—	—	—
36	*90*	*111*	*64*	*181*	*26*	*116*	*8*	*16*	*4*
17	27	21	15	30	16	31	6	10	1
30	37	21	44	26	52	63	12	21	—
16	6	31	9	12	28	21	2	11	8
63	*70*	*73*	*68*	*68*	*96*	*115*	*20*	*42*	*9*
1	2	14	4	10	2	7	2	—	—
1	4	8	4	10	—	5	2	1	—
43	43	46	2	93	37	21	4	10	1
30	36	44	8	84	21	17	5	5	1
14	11	36	...	43	16	4	1	7	2
5	13	15	7	28	4	10	1	2	—
13	15	12	3	28	3	13	2	2	—
17	18	19	1	36	5	8	8	19	—
22	32	21	14	63	—	20	2	24	1
8	18	25	8	33	7	17	1	18	—
19	29	35	12	80	9	21	18	25	2
11	13	11	8	27	—	10	3	6	3
12	32	45	3	67	6	13	26	15	...
15	28	33	3	58	32	8	19	22	1
211	*294*	*384*	77	*660*	*142*	*174*	*94*	*156*	*11*
327	508	661	243	1,017	282	485	127	222	24
1,739				2,157†					

* Reference to the questions on the enumeration card, p. 8.
† The same case is often returned under more than one heading.

APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (3).—FEMALES.

SELECTED AREAS DEALT WITH IN 28 POOR LAW UNIONS.	TOTAL. Weekly Income 10s. or less, and not in receipt of Poor Law Relief.	Single.	Married.	Widowed.	Not stated.
1.	2.	3.	4.	5.	6.
Paddington	74	6	21	45	2
Marylebone	98	12	16	70	—
Poplar	136	6	41	88	1
St. Olave	83	7	32	44	—
Woolwich	129	8	52	69	—
5 Metropolitan Unions	*520*	*39*	*162*	*316*	*3*
Brighton	106	9	37	59	1
Portsea Island	138	9	29	99	1
Liverpool	125	4	36	83	2
Manchester	167	13	27	127	—
Sheffield	99	2	42	54	1
Hull	58	1	20	37	—
6 Urban Unions (Large Towns)	*693*	*38*	*191*	*459*	*5*
Wigan	69	7	14	46	2
Auckland	236	3	111	120	2
Merthyr Tydfil	157	1	56	90	10
3 Mining Unions	*462*	*11*	*181*	*256*	*14*
Milton	40	3	13	24	—
Cuckfield	37	1	18	18	—
Dunmow	215	12	97	102	4
Walsingham	211	18	109	84	—
Pewsey	81	5	50	3	3
Axminster	61	5	19	37	—
Redruth	110	9	32	65	4
Penzance	124	14		63	9
Taunton	139	5	56	74	4
Garstang	85	9	38	38	—
Thirsk	167	20	60	86	1
Haverfordwest	28	1	6	18	3
Ruthin	139	8	68	63	—
Carnarvon	170	2	75	93	—
14 Rural Unions	*1,607*	*112*	*679*	*788*	*28*
TOTAL (28 Unions)	3,282	200	1,213	1,819	50
		3,282			

Appendix II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (3.)—FEMALES.

Weekly Income from all Sources.				Sources of Income.					
Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. *(a. and b.)	Benefit, Trade, or Friendly Societies. *(c.)	Assistance from Children or Others. *(d.)	Other Sources. *(f.)	Means. *(4 and 5.)	Not stated.
7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
14	12	11	37	19	3	52	8	7	—
7	25	26	40	35	5	69	2	1	1
21	16	19	80	39	1	121	11	10	—
8	16	26	33	29	3	57	11	2	—
20	14	10	85	18	4	107	1	8	—
70	*83*	*92*	*275*	*140*	*16*	*406*	*33*	*28*	*1*
17	21	14	54	41	—	80	9	2	1
20	14	23	81	30	1	105	10	8	—
22	21	13	69	37	—	91	4	6	—
45	55	26	41	75	3	105	11	7	—
30	7	13	49	23	—	68	14	11	1
14	5	6	33	15	—	47	3	7	—
148	*123*	*95*	*327*	*221*	*4*	*496*	*51*	*41*	*2*
15	15	10	29	11	1	41	8	11	1
21	24	12	179	23	2	204	15	18	—
12	20	5	120	15	10	132	—	15	2
48	*59*	*27*	*328*	*49*	*13*	*377*	*23*	*44*	*3*
6	11	2	21	9	1	30	—	1	—
3	3	6	25	5	—	28	3	—	1
78	23	11	103	66	3	154	19	16	—
66	20	14	111	57	6	128	13	15	16
16	8	6	51	23	—	61	3	6	1
27	12	6	16	19	4	16	5	13	1
39	12	4	55	17	—	88	4	6	3
62	26	10	26	42	3	70	6	26	2
51	14	9	65	44	—	81	2	26	—
7	21	25	32	29	1	59	—	17	1
38	33	23	73	43	1	98	36	33	1
8	2	3	15	5	1	17	2	2	3
34	25	19	61	38	3	88	24	16	1
37	38	16	79	40	—	118	29	35	—
472	*248*	*154*	*733*	*437*	*23*	*1,027*	*146*	*212*	*30*
738	513	368	1,663	847	56	2,306	253	325	36
3,282				3,823†					

* Reference to the questions on the enumeration card, p. 8.
† The same case is often returned under more than one heading.

Appendix II.—4.

REPORT ON THE PRECEDING TABLES BY THE REGISTRAR-GENERAL.

It will be found on referring to the figures at the foot of the Table on pages 10–11, that of the 12,431 (*see* Col. 4) collected and tabulated cards, 5,538 (*see* Col. 11) related to cases in which the stated weekly income did not exceed 10*s*. As has been stated, it has been assumed for the purposes of this Report that in the 2,086 cases (*see* Col. 12) stated to be maintained by relations and friends the weekly income also did not exceed 10*s*. ; these cases added to the 5,538 in Col. 11, raise the number with incomes not exceeding 10*s*. to 7,624. The total 12,431 collected cards included 2,711 cases (*see* Col. 14) in which Poor Law relief, past or present, was admitted ; of this number, however, 108 cases related to persons with stated weekly incomes exceeding 10*s*. Thus only 2,603 cases of admitted Poor Law relief have to be deducted from the 7,624 cases in which the weekly income was stated, or assumed, not to exceed 10*s*., thus leaving the net number of these cases not admitting Poor Law relief as 5,021. This is the number of cards that have been separately dealt with, and analysed, as regards condition as to marriage, and source of income. The numerical results of this analysis are shown in the Tables on pp. 22–27 of Appendix II.—3. It is clear that the remaining 7,410 cases, or 59·6 per cent. of the 12,431 collected cards related to persons who would not be eligible for pensions under the conditions suggested by the Select Committee, either on account of the weekly income exceeding 10*s*., or on account of admitted Poor Law relief, past or present.

Weekly income stated not to exceed 10*s*. without record of Poor Law Relief.

The number of cases, among the 12,431 collected cards, in which the weekly income was stated not to exceed 10*s*., and in which there was no admission of Poor Law relief past or present, was, therefore, 5,021, or 40·4 per cent. ; the percentage of males being 31·6, and of females 47·3.

The following Table shows the relative percentages of persons, males and females, tabulated under this heading in each of the four groups of selected areas :—

Table F.

Selected Areas in 28 Poor Law Unions.	Weekly Income not exceeding 10*s*., without admission of Poor Law Relief. Proportion per Cent. to Total Enumerated Cases of Persons, Males and Females.		
	Persons.	Males.	Females.
5 Metropolitan Unions	40·6	27·4	49·6
6 Urban Unions (large Towns)	40·6	29·3	48·8
3 Mining Unions	41·3	33·7	47·8
14 Rural Unions	40·0	32·9	45·9
Total, 28 Unions	40·4	31·6	47·3

The most noteworthy feature of these figures is the remarkably small variation of the percentages for persons in the various groups. The variation, as is shown in the Table, is, however, somewhat greater, both among males and among females, but it should be noted that the groups showing the highest percentage of income not exceeding 10*s*. (exclusive of those admitting Poor Law relief) among males, showed the lowest percentage among females, the percentages for persons being thus nearly equalised.

The 5,021 cases were, as has been stated, equal to 40 per cent. of the total number enumerated as aged upwards of 65 years; they were also equal to 17·3 per 1,000 of the estimated population of the selected areas in the middle of 1899.

Condition as to marriage.

The 5,021 cards now under notice included 303 relating to persons described as single, 2,123 as married, 2,501 as widowed, and in 94 cases the condition as to marriage was not stated. The following Table shows the varying percentages returned under each of these headings in each of the groups of selected areas, separately for persons, males and females, as the proportions naturally differ widely among men and women.

TABLE G.

Selected Areas in 28 Poor Law Unions.	Proportion per cent. to Total Cases of Persons, Males, Females.											
	Single.			Married.			Widowed.			Not stated.		
	P.	M.	F.	P.	M.	F.	P.	M.	F.	P.	M.	F.
5 Metropolitan Unions	6·1	2·5	7·5	38·5	57·6	31·2	55·0	39·9	60·7	0·4	–	0·6
6 Urban Unions (large Towns).	5·6	6·0	5·5	32·4	43·5	27·6	61·1	49·2	66·2	0·9	1·3	0·7
3 Mining Unions	3·5	5·5	2·4	41·9	46·3	39·2	50·4	42·0	55·4	4·2	6·2	3·0
14 Rural Unions	6·9	6·7	7·0	47·2	55·7	42·3	43·9	35·2	49·0	2·0	2·4	1·7
TOTAL (28 Unions)	6·0	5·9	6·1	42·3	52·3	37·0	49·8	39·2	55·4	1·9	2·5	1·5

The figures in the total line at the foot of the above Table show that in the aggregate of the selected areas the proportion of single men and women is almost identical, the percentage being 5·9 and 6·1 respectively. In the several groups of areas, however, some wide differences are shown. In London, for instance, the proportion of single men was only 2·5 per cent., whereas the percentage of single women was 7·5; while in the mining areas the proportion of single men considerably exceeded that of single women, the percentages being 5·5 and 2·4 respectively. Bearing upon this point is the fact that mining populations are of abnormal constitution, the total men often exceeding the total women; the percentage of single men in these mining areas at the advanced ages corresponds nearly with the general average, but that of single women is much below the average.

The average proportion of the married is 52·3 for men and 37·0 for women; whereas the percentage of the widowed is 39·2 for men and 55·4 for women. These figures for married and widowed nearly balance, which is accounted for by the well-known facts of the greater longevity of women and of the far higher marriage rate among widowers than among widows. The proportion of the married ranged among men from 43·5 per cent. in the group of six large provincial towns to 55·7 in the rural districts and 57·6 in London; among women the lowest percentage was 27·6 in the six towns, and the highest 42·3 in the rural districts. The percentage of widowed ranged among men from 35·2 in the rural districts to 49·2 in the six provincial towns; and among women from 49·0 in the rural districts to 66·2 in the six provincial towns. The not stated cases, which averaged 1·9 per cent. in the aggregate areas ranged from 0·4 in London to 4·2 in the mining districts.

Range of weekly income from all sources.

The information given on the cards as to income from all sources, and the source of maintenance, has been tabulated under four headings: (1) under 5*s.*, (2) 5*s.* to 7*s.* 6*d.*, (3) 7*s.* 6*d.* to 10*s.*, and (4) Income not stated, but maintained by relations and friends. The following Table

shows the relative proportion of the 5,021 cards tabulated under each of these headings, in each of the groups of selected areas :—

TABLE H.

Selected Areas in 28 Poor Law Unions.	Proportion per cent. to Total Cases of Persons (5,021).			
	Under 5*s.*	5*s.* to 7*s.* 6*d.*	7*s.* 6*d.* to 10*s.*	Income not stated, but Maintained by Relations or Friends.
5 Metropolitan Unions	12·1	19·1	25·8	43·0
6 Urban Unions (large Towns)	18·5	21·4	20·7	39·4
3 Mining Unions	15·1	17·5	13·6	53·8
14 Rural Unions	26·6	21·1	20·9	31·4
TOTAL (28 Unions)	21·2	20·3	20·5	38·0

It will be seen from this Table that in the aggregate of the selected areas the cases of stated weekly income were about equally divided among the three headings, about a fifth of the whole being returned under each heading ; the remaining two-fifths were returned simply as maintained by relations or friends, without the amount of income or assistance being stated. The percentage of incomes stated to be under 5*s.* ranged from 12·1 in London to 26·6 in the rural districts ; between 5*s.* and 7*s.* 6*d.* it ranged from 17·5 in the mining districts to 21·4 in the provincial towns ; and the percentage of weekly incomes from 7*s.* 6*d.* to 10*s.* was lowest (13·6) in the mining districts, and highest (25·8) in London. The percentage of cases which were stated to be maintained by relations or friends, without statement of income, averaged 38·0 per cent. in the aggregate selected areas, but ranged from 31·4 in the rural districts to 53·8 in the mining districts.

It is specially necessary to analyse separately the information as to weekly income given for men and women, as obviously the sources of income, as well as the earning power, differs widely in the two sexes. The figures in the following Table afford the means for this analysis and comparison :—

TABLE I.

Selected Areas in 28 Poor Law Unions.	Proportion per cent. to Total of 1,739 Male, and 3,282 Female Cases.							
	Under 5*s.*		5*s.* to 7*s.* 6*d.*		7*s.* 6*d.* to 10*s.*		Income not stated, but Maintained by Relations or Friends.	
	M.	F.	M.	F.	M.	F.	M.	F.
5 Metropolitan Unions	8·6	13·5	27·3	16·0	46·9	17·7	17·2	52·8
6 Urban Unions (large Towns)	12·0	21·4	29·9	17·7	36·8	13·7	21·3	47·2
3 Mining Unions	23·0	10·4	25·5	12·8	26·7	5·8	24·8	71·0
14 Rural Unions	21·8	29·4	30·4	15·4	39·8	9·6	8·0	45·6
TOTAL (28 Unions)	18·8	22·5	29·2	15·6	38·0	11·2	14·0	50·7

The figures in the above Table show that the proportion of men and women stated to be in receipt of weekly incomes under 5*s.* does not vary very widely, and was 18·8 and 22·5 per cent. respectively ; between 5*s.* and 7*s.* 6*d.*, however, the range was much wider, the percentage being 29·2 for men and only 15·6 for women ; and, as might be expected, the range between 7*s.* 6*d.* and 10*s.* was still wider, the percentage for men being 38·0 and for women only 11·2. On the other hand, only 14·0 per cent. of the men were stated to be maintained by relations or friends, without statement of income ; whereas the corresponding proportion among women was no less than 50·7 per cent. Among men stated to be supported by relations and friends the percentage

ranged from 8·0 in rural districts to 24·8 in mining districts; and among women the range was from 45·6 per cent. in rural districts to 71·0 in mining districts. It is noteworthy, and it is not surprising to find, that the earning capacity of elderly men appears to be highest in London; it is not so easy to explain the fact that the earnings of both men and women aged over 65 years in the mining districts is not only below the average but also below those recorded in the rural districts.

Sources of income, and evidence of thrift.

For the purpose of tabulating the sources of income and the evidence of thrift it was decided to adopt the six following headings:—

1. Earnings, including pension from former employer.
2. Benefit, trade, or friendly society.
3. Assistance from children, relations or friends.
4. Other sources of income or maintenance.
5. Means, including investments and property.
6. Source of income not stated.

It should be noted that a certain proportion of the cards recorded income derived from more than one source, and these are therefore included under more than one of the above headings.

The aggregate of the numbers under each heading therefore exceed the total number of cards by nearly a fifth, or 19 per cent. Thus while the number of cards dealt with was 5,021, the aggregate number returned under the six headings was 5,980. (*See* cols. 11–16 in Table on p. 23.) This fact, however, does not materially affect the value of the figures for comparative purposes.

TABLE J.

—	Percentage of Total cases in which the Weekly Income was stated not to exceed 10s., and in which receipt of Poor Law Relief was not admitted.					
	Earnings, including Pension from former Employer.	Benefit, Trade, or Friendly Society.	Assistance from Children, Relations, or Friends.	Other sources of Income or Maintenance.	Means, including Investments and Property.	Source of Income not Stated.
Persons - - - - -	37·1	6·7	55·6	7·6	10·9	1·2
Males - - - - -	58·5	16·2	27·9	7·3	12·8	1·4
Females - - - - -	25·8	1·7	70·3	7·7	9·9	1·1

The above table shows that in 37·1 per cent. of the 5,021 cards, earnings, including pensions, were admitted, the percentage being 58·5 for men and 25·8 for women.

Membership of trade, benefit, or friendly societies.

As evidence of thrift, the information given on the cards bearing upon membership in friendly, trade, or benefit societies, is by far the most important. In Table J, which is now specially under consideration, the percentage of the 5,021 cards on which income from these societies was recorded did not exceed 6·7 for persons, the proportion for men and women being 16·2 and 1·7 per cent. respectively; the actual numbers being 282 men and 56 women. Having regard, however, to the importance of this point, it has been considered desirable to tabulate all the information given on the whole of the 12,431 cards. The card asked for a statement of the amount of weekly income, derived from these benefit, trade, or friendly societies; and also for a statement of the number of years during which the man or woman had been a member of a friendly society. The 12,431 cards included 476 on which a varying amount of weekly income from this source was admitted—of these 476 cards, 416 related to men and only 60 to women. In addition to these, however, 745 men and 177 women stated that they had been members of a friendly society for a varying number of years. Thus the total number of cards giving direct evidence of this form of thrift was 1,398 (including 1,161 for men and 237 for women) which showed a proportion of 11·1 per cent. Of the 5,496 cards for men 21·1 gave evidence

of this form of thrift, while only 3·4 per cent. of the 6,935 cards for women afforded similar evidence.

It will be noted that these recorded cases of connection with benefit, trade, or friendly societies, show a proportion considerably below the estimate made by the Chief Registrar of Friendly Societies, based upon official returns in his possession. (*See* Appendix VI., pp. 83–89.) It may be calculated from the above-mentioned proportions, that if the information on the cards collected at the recent census can be accepted as fairly trustworthy, and if the selected areas are approximately representative of the whole country, there are in the present year 168,947 of the 1,502,279 persons estimated to be aged upwards of 65 years in England and Wales, who are either deriving more or less benefit from membership in friendly societies, or are, or have been, members of such societies. On similar bases it may be estimated that of this number 140,306 were men and only 28,641 women.

Assistance from relations and friends.

The 2,791 cases (*see* col. 13 of the Table on p. 23) in which assistance from children, relations, or friends was admitted, were equal to 55·6 per cent. of the 5,021 cases under notice; the percentage being 27·9 for men, and 70·3 for women. In 7·6 per cent. of the total cases, income from other sources was recorded; the proportion being 7·3 per cent. for men and 7·7 for women. Income derived from means, including investments and property, was admitted in 10·9 per cent. of the cases; the percentage was 12·8 for men and 9·9 for women. The cases in which the amount of income was stated, but its source was omitted, were but 60, equal to 1·2 per cent. of the total cases; the proportion being 1·4 and 1·1 per cent. respectively for men and women. On the whole, the evidence of thrift afforded by the results of the recent census is disappointing, as of the 5,021 cases which, in accordance with the suggestions of the Select Committee, fulfilled the preliminary conditions for pension, only 885 afforded positive evidence of thrift, namely, 338 in which income from benefit, trade, or friendly societies, and 547 in which income from investments or property was admitted. (*See* cols. 12 and 15 of the Table on p 23.)

A comparison of the returns under these six headings relating to source of income, in the several groups of selected areas, although of somewhat doubtful value for the actual purpose in view, may possess interest, and the following Table is added in order to facilitate such comparison.

TABLE K.

	Percentage to Total Cases, of Males and of Females, in which the Weekly Income was stated not to exceed 10s., and in which receipt of Poor Law Relief was not admitted.											
	Earnings, including Pension from former Employer.		Benefit, Trade, or Friendly Society.		Assistance from Children, Relations or Friends.		Other Sources of Income or Maintenance.		Means, including Investments and Property.		Source of Income not stated.	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
5 Metropolitan Unions	54·5	26·9	9·1	3·1	40·4	78·1	2·5	6·3	4·0	5·4	—	0·2
6 Urban Unions (large Towns).	60·1	31·9	8·6	0·6	38·5	71·6	2·7	7·4	5·3	5·9	1·3	0·3
3 Mining Unions	24·8	10·6	35·0	2·8	42·0	81·6	7·3	5·0	15·3	9·5	3·3	0·6
14 Rural Unions	68·3	27·2	14·7	1·4	18·0	63·9	9·7	9·1	16·1	13·2	1·1	1·9
TOTAL (28 Unions)	58·5	25·8	16·2	1·7	27·9	70·3	7·3	7·7	12·8	9·9	1·4	1·1

Without attempting an analysis of the figures in Table K., it may be pointed out as specially noteworthy, that while the average percentage of cases in which men admitted some weekly income from benefit, trade, or friendly societies was 16·2 in the aggregate of the selected areas, it ranged from 8·6 in the large provincial towns, to 35·0 in the mining districts. The admitted cases of income from investments and property averaged 12·8 generally for men while it ranged from 4·0 in London to 15·3 in the mining districts and 16·1 in rural districts.

28 October 1899.

General Register Office,
Somerset House, W.C.

Appendix II.—5.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 70 years and upwards.

TABLE (1).—PERSONS.*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 70 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief †(3c and 6.) (7.)‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington	124	63	34	18	9	2	50
Marylebone	149	62	51	30	9	11	70
Poplar	256	42	149	53	12	101	105
St. Olave	147	30	91	15	11	53	59
Woolwich	191	54	94	43	-	60	78
5 Metropolitan Unions	*867*	*251*	*419*	*159*	*38*	*227*	*362*
Brighton	235	75	115	41	4	88	68
Portsea Island	346	105	149	58	34	106	102
Liverpool	197	55	81	51	10	36	99
Manchester	185	25	111	34	15	32	113
Sheffield	127	38	55	29	5	36	48
Hull	143	58	61	20	4	48	34
6 Urban Unions (Large Towns)	*1,233*	*356*	*572*	*233*	*72*	*346*	*464*
Wigan	246	58	129	23	36	83	69
Auckland	400	92	181	119	8	114	187
Merthyr Tydfil	233	45	90	69	29	46	113
3 Mining Unions	*879*	*195*	*400*	*211*	*73*	*243*	*369*
Milton	154	56	36	23	39	24	40
Cuckfield	139	63	42	16	18	26	34
Dunmow	580	121	339	58	62	202	200
Walsingham	525	107	325	72	21	226	177
Pewsey	216	36	147	28	5	100	76
Axminster	191	42	90	8	42	58	65
Redruth	151	29	85	28	9	24	90
Penzance	196	38	107	13	38	27	93
Taunton	256	41	147	49	19	72	125
Garstang	201	73	93	23	12	29	87
Thirsk	406	127	211	47	21	99	160
Haverfordwest	259	25	116	18	160	85	51
Ruthin	252	53	153	44	2	72	128
Carnarvon	337	85	202	45	5	97	152
14 Rural Unions	*3,863*	*896*	*2,102*	*472*	*393*	*1,151*	*1,473*
TOTAL (28 Unions)	6,842	1,698	3,493	1,075	576	1,957	2,673
				6,842			

* Excluding those cases in which the precise age was not stated.
† Reference to the questions on the enumeration card, p. 8.
‡ Excluding the inmates of workhouses.

Appendix II.—5.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 70 years and upwards.

TABLE (2).—MALES.*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 70 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief. † (3c and 6.) (7.)‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington	43	30	11	1	1	1	11
Marylebone	54	37	11	4	2	2	13
Poplar	86	28	48	8	2	26	32
St. Olave	58	19	34	–	5	17	21
Woolwich	75	45	22	8	–	8	22
5 Metropolitan Unions	*316*	*159*	*126*	*21*	*10*	*54*	*109*
Brighton	101	48	44	8	1	28	24
Portsea Island	130	82	36	7	5	21	23
Liverpool	82	35	31	11	5	5	39
Manchester	70	18	46	5	1	13	38
Sheffield	47	23	15	5	4	8	12
Hull	59	29	24	5	1	18	12
6 Urban Unions (Large Towns)	*489*	*235*	*196*	*41*	*17*	*93*	*148*
Wigan	102	27	55	7	13	23	39
Auckland	196	69	87	34	6	44	78
Merthyr Tydfil	98	39	45	3	11	13	35
3 Mining Unions	*396*	*135*	*187*	*44*	*30*	*80*	*152*
Milton	80	48	18	5	9	12	14
Cuckfield	65	37	23	3	2	15	12
Dunmow	261	81	161	3	16	77	89
Walsingham	235	70	147	12	6	86	75
Pewsey	93	21	70	–	2	32	39
Axminster	86	30	40	4	12	22	31
Redruth	56	20	28	3	5	4	27
Penzance	74	24	38	–	12	5	33
Taunton	120	31	68	13	8	29	52
Garstang	109	52	46	5	6	14	37
Thirsk	200	80	99	10	11	46	64
Haverfordwest	111	17	47	6	41	23	32
Ruthin	111	36	71	3	1	26	51
Carnarvon	139	70	65	2	2	14	55
14 Rural Unions	*1,740*	*617*	*921*	*69*	*133*	*405*	*611*
TOTAL (28 Unions)	2,941	1,146	1,430	175	190	632	1,011
				2,941			

* Excluding those cases in which the precise age was not stated.
† Reference to the questions on the enumeration card, p. 8.
‡ Excluding inmates of workhouses.

Appendix II.—5.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 70 years and upwards.

TABLE (3).—FEMALES.*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 70 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief. †(3c and 6.) (7.)‡	Weekly Income 10s. or less and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington	81	33	23	17	8	1	39
Marylebone	95	25	40	26	4	9	57
Poplar	170	14	101	45	10	75	72
St. Olave	89	11	57	15	6	36	38
Woolwich	116	9	72	35	—	52	56
5 Metropolitan Unions	*551*	*92*	*293*	*138*	*28*	*173*	*262*
Brighton	134	27	71	33	3	60	44
Portsea Island	216	23	113	51	29	85	79
Liverpool	115	20	50	40	5	31	60
Manchester	115	7	65	29	14	19	75
Sheffield	80	15	40	24	1	28	36
Hull	84	29	37	15	3	30	22
6 Urban Unions (Large Towns)	*744*	*121*	*376*	*192*	*55*	*253*	*316*
Wigan	144	31	74	16	23	60	30
Auckland	204	23	94	85	2	70	109
Merthyr Tydfil	135	6	45	66	18	33	78
3 Mining Unions	*483*	*60*	*213*	*167*	*43*	*163*	*217*
Milton	74	8	18	18	30	12	26
Cuckfield	74	26	19	13	16	11	22
Dunmow	319	40	178	55	46	125	111
Walsingham	290	37	178	60	15	140	102
Pewsey	123	15	77	28	3	68	37
Axminster	105	12	59	4	30	36	34
Redruth	95	9	57	25	4	20	62
Penzance	122	14	69	13	26	22	60
Taunton	136	10	79	36	11	43	73
Garstang	92	21	47	18	6	15	50
Thirsk	206	47	112	37	10	53	96
Haverfordwest	148	8	69	12	59	62	19
Ruthin	141	17	82	41	1	46	77
Carnarvon	198	15	137	43	3	83	97
14 Rural Unions	*2,123*	*279*	*1,181*	*403*	*260*	*736*	*867*
TOTAL (28 Unions)	3,901	552	2,063	900	386	1,325	1,662
				3,901			

* Excluding those cases in which the precise age was not stated.
† Reference to the questions on the enumeration card, p. 8.
‡ Excluding inmates of workhouses.

Appendix II.—6.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 75 years and upwards.

TABLE (1).—PERSONS.*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 75 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief. †(3c and 6.) (7.)‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington	61	31	17	10	3	1	26
Marylebone	72	24	24	21	3	10	35
Poplar	120	14	78	21	7	53	42
St. Olave	60	11	39	6	4	22	26
Woolwich	76	15	43	18	—	33	28
5 Metropolitan Unions	*389*	*95*	*201*	*76*	*17*	*119*	*164*
Brighton	115	40	55	19	1	47	27
Portsea Island	153	43	77	23	10	57	43
Liverpool	81	22	37	19	3	23	35
Manchester	62	5	43	13	1	8	48
Sheffield	56	11	28	14	3	23	19
Hull	70	29	32	8	1	24	16
*6 Urban Unions (Large Towns)**	*537*	*150*	*272*	*96*	*19*	*182*	*188*
Wigan	95	21	51	6	17	33	25
Auckland	173	37	81	52	3	52	81
Merthyr Tydfil	102	13	43	33	13	26	50
3 Mining Unions	*370*	*71*	*175*	*91*	*33*	*111*	*156*
Milton	83	26	24	13	20	16	23
Cuckfield	59	25	19	9	6	14	14
Dunmow	319	60	204	27	28	133	100
Walsingham	277	45	189	83	5	142	88
Pewsey	110	17	87	6	—	64	31
Axminster	120	30	61	8	21	38	44
Redruth	86	13	54	13	6	16	51
Penzance	111	14	61	11	25	14	58
Taunton	144	21	92	26	5	49	69
Garstang	97	32	53	7	5	16	44
Thirsk	217	64	123	24	6	61	86
Haverfordwest	141	16	61	13	51	47	29
Ruthin	134	25	84	24	1	48	63
Carnarvon	159	24	117	16	2	55	79
14 Rural Unions	*2,057*	*412*	*1,229*	*235*	*181*	*713*	*779*
TOTAL (28 Unions)	3,353	728	1,877	498	250	1,125	1,287
				3,353			

* Excluding those cases in which the precise age was not given.
† Reference to the questions on the enumeration card, p. 8.
‡ Excluding inmates of workhouses.

Appendix II.—6.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 75 years and upwards.

TABLE (2).—MALES.*

Selected Areas dealt with in 28 Poor Law Unions. (1)	Aged 75 years and upwards. Enumerated 1899. (2)	Income over 10s. (3)	Income 10s. and under. (4)	Amount not Stated.		In receipt of Poor Law Relief. †(3c and 6.) (7) ‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8)
				Maintained by Relations or Friends. (5)	No Information. (6)		
Paddington	18	13	5	—	—	—	5
Marylebone	23	15	4	3	1	2	5
Poplar	35	10	21	2	2	14	11
St. Olave	21	7	12	—	2	4	10
Woolwich	28	13	10	5	—	7	8
5 Metropolitan Unions	*125*	*58*	*52*	*10*	*5*	*27*	*39*
Brighton	45	20	20	5	—	13	12
Portsea Island	54	28	19	4	3	13	10
Liverpool	35	14	14	5	2	4	16
Manchester	25	4	18	2	1	3	17
Sheffield	17	5	6	3	3	5	4
Hull	27	12	11	4	—	8	7
6 Urban Unions (Large Towns)	*203*	*83*	*88*	*23*	*9*	*46*	*66*
Wigan	37	10	19	3	5	8	14
Auckland	90	25	44	18	3	23	39
Merthyr Tydfil	39	11	20	3	5	8	15
3 Mining Unions	*166*	*46*	*83*	*24*	*13*	*39*	*68*
Milton	44	22	13	5	4	8	10
Cuckfield	26	13	11	2	—	8	5
Dunmow	139	33	93	2	11	53	43
Walsingham	113	24	81	7	1	52	37
Pewsey	49	9	40	—	—	23	17
Axminster	60	22	25	4	8	16	22
Redruth	26	6	15	2	3	2	15
Penzance	45	11	25	—	9	5	20
Taunton	61	14	40	5	2	17	28
Garstang	58	22	30	2	4	10	22
Thirsk	111	41	61	7	2	30	38
Haverfordwest	67	9	27	4	27	18	15
Ruthin	54	17	34	2	1	16	23
Carnarvon	62	18	41	2	1	8	36
14 Rural Unions	*915*	*261*	*537*	*44*	*73*	*266*	*331*
TOTAL (28 Unions)	1,409	448	760	101	100	378	504
			1,409				

* Excluding those cases in which the precise age was not given.
† Reference to the questions on the enumeration card, p. 8.
‡ Excluding inmates of workhouses.

Appendix II.—6.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 75 years and upwards.

TABLE (3).—FEMALES.*

Selected Areas dealt with in 98 Poor Law Unions. (1)	Aged 75 years and upwards. Enumerated 1899. (2)	Income over 10s. (3)	Income 10s. and under. (4)	Amount not Stated.		In receipt of Poor Law Relief. †(3c and 6.) (7) ‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8)
				Maintained by Relations or Friends. (5)	No Information. (6)		
Paddington	43	18	12	10	3	1	21
Marylebone	49	9	20	18	2	8	30
Poplar	85	4	57	19	5	39	38
St. Olave	39	4	27	6	2	18	16
Woolwich	48	2	33	13	—	26	20
5 Metropolitan Unions	*264*	*37*	*149*	*66*	*12*	*92*	*125*
Brighton	70	20	35	14	1	34	15
Portsea Island	99	15	58	19	7	44	33
Liverpool	46	8	23	14	1	19	19
Manchester	37	1	25	11	—	5	31
Sheffield	39	6	22	11	—	18	15
Hull	43	17	21	4	1	16	9
6 Urban Unions (Large Towns)	*334*	*67*	*184*	*73*	*10*	*136*	*122*
Wigan	58	11	32	3	12	25	11
Auckland	83	12	37	34	—	29	42
Merthyr Tydfil	63	2	23	30	8	18	35
3 Mining Unions	*204*	*25*	*92*	*67*	*20*	*72*	*88*
Milton	39	4	11	8	16	8	13
Cuckfield	33	12	8	7	6	6	9
Dunmow	180	27	111	25	17	80	57
Walsingham	164	21	108	31	4	90	51
Pewsey	61	8	47	6	—	41	14
Axminster	60	8	35	4	13	22	22
Redruth	60	7	39	11	3	14	36
Penzance	66	3	36	11	16	9	38
Taunton	83	7	52	21	3	32	41
Garstang	39	10	23	5	1	6	22
Thirsk	106	23	62	17	4	31	48
Haverfordwest	74	7	34	9	24	29	14
Ruthin	80	8	50	22	—	32	40
Carnarvon	97	6	76	14	1	47	43
14 Rural Unions	*1,142*	*151*	*692*	*191*	*108*	*447*	*448*
TOTAL (28 Unions)	1,944	280	1,117	397	150	747	783
			1,944				

* Excluding those cases in which the precise age was not stated.
† Reference to the questions on the enumeration card, p. 8.
‡ Excluding inmates of workhouses.

APPENDIX III.

Relating to the results of the Test Census in Scotland,

pp. 40—64.

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (1).—Summary of all Selected Areas.

Area dealt with.		Population in 1891.	Persons Aged over 65 Years.		Ages.	
			1891.	1899.	65 and under 70.	70 and under 75.
1.	2.		3.	4.	5.	6.
South-Western District	Males	43,889	1,552	1,384	692	374
	Females	48,232	2,366	2,205	922	632
	Total	92,121	3,918	3,589	1,614	1,006
South-Eastern District	Males	34,205	1,464	1,350	594	357
	Females	36,300	1,917	1,674	737	429
	Total	70,505	3,381	3,024	1,331	786
Northern Highland District	Males	14,414	919	881	374	241
	Females	16,711	1,360	1,364	572	375
	Total	31,125	2,279	2,245	946	616
Southern Highland District	Males	32,786	1,902	1,609	627	489
	Females	38,184	2,662	2,284	874	662
	Total	70,970	4,564	3,893	1,501	1,151
GRAND TOTAL	Males	125,294	5,837	5,224	2,287	1,461
	Females	139,427	8,305	7,527	3,105	2,098
	Total	264,721	14,142	‡ 12,751	5,392	3,559

SUPERINTENDENTS' DISTRICTS.

Mr. Barclay's District.

Comprises the Counties of Ayr, Dumfries, Kirkcudbright, Lanark, Renfrew, Wigtown, and all the Poorhouses in Scotland.

Mr. Mackenzie's District.

Comprises the Counties of Aberdeen, Clackmannan, Fife, Forfar, Kincardine, Kinross, and Perth.

Mr. Penney's District.

Comprises the Counties of Banff, Caithness, Elgin, Inverness, Nairn, Orkney, Ross and Cromarty, Sutherland, and Zetland.

Mr. Stuart's District.

Comprises the Counties of Argyll, Berwick, Bute, Dumbarton, Edinburgh, Haddington, Linlithgow, Peebles, Roxburgh Selkirk, and Stirling.

‡ In addition, 282 males and 420 females over 65 years of age refused information ; in 150 cases the houses were closed, and 20 persons "refused to open door."

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (1).—Summary of all Selected Areas.

Ages.		Weekly Income.					In receipt of Poor Law Relief. § (3* and 6). *
					Not stated.		
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or Less.	No income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
308	10	542	254	393	95	100	120
631	20	412	133	971	451	238	362
939	30	954	387	1,364	546	338	482
381	18	437	260	485	120	48	123
496	12	219	39	733	556	127	246
877	30	656	299	1,218	676	175	369
265	1	132	102	451	175	21	63
416	1	102	21	740	400	101	245
681	2	234	123	1,191	575	122	308
482	11	446	296	640	95	132	116
727	21	239	61	1,075	725	184	275
1,209	32	685	357	1,715	820	316	391
1,436	40	1,557	912	1,969	485	301	422
2,270	54	972	254	3,519	2,132	650	1,128
3,706	94	2,529	1,166	5,488	2,617	951	1,550 ¶

§ Reference to the questions in the enumeration card, p. 8.
* Excluding inmates of poorhouses.
¶ This number includes (1) 27 persons who, though they admitted having received Poor Law Relief, returned their incomes at over 10s. a week (Column 10), and (2) 81 persons who, while admitting receipt of Poor Law Relief, declined to state their incomes (Column 13).

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (2).—Summary of South-Western District.

Area dealt with.	Population, 1891.	Persons Aged over 65 Years.		Ages.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
Mr. Barclay's District (South Western).					
Males :					
Paisley (part of) (*Industrial.*)	12,195*	399*	(19) 332	160	95
Ayr (*Residential, Industrial, &c.*)	12,952	573	(43) 426	211	110
Hamilton (part of) (*Mining, &c.*)	12,640*	262*	(22) 300	160	78
Dryfesdale (*Agricultural with small Burgh.*)	1,545	67	(1) 85	42	26
Lochmaben (*Agricultural with small Burgh.*)	1,190	99	(2) 95	43	30
Kilbarchan (*Industrial.*)	3,367	152	(2) 146	76	35
Total	43,889	1,552	1,384	692	374
Females :					
Paisley (*part of*)	15,183*	646*	(40) 613	264	176
Ayr	14,504	851	(37) 709	268	216
Hamilton (*part of*)	11,781*	407*	(34) 401	189	103
Dryfesdale	1,688	122	(1) 108	37	37
Lochmaben	1,332	126	(1) 126	63	22
Kilbarchan	3,744	214	248	101	78
Total	48,232	2,366	2,205	922	632
Males Total	43,889	1,552	1,384	692	374
GRAND TOTAL	92,121	3,918	3,589 †	1,614	1,006

* Estimated.

† In addition, 89 males and 113 females over 65 years of age, shown in brackets against each parish, refused information in 95 cases the houses were "closed," and in 20 cases persons "refused to open door."

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (2).—Summary of South-Western District.

Ages.		Weekly Income.					In receipt of Poor Law Relief. §(3e and 6.) ¶
					Not stated.		
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or Less.	No Income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
72	5	126	69	108	19	10	16
101	4	169	85	105	42	25	31
61	1	106	60	51	29	54	47
17	—	45	15	21	4	—	2
22	—	47	12	36	—	—	7
35	—	49	13	72	1	11	17
308	10	542	254	393	95	100	120
168	5	104	70	295	110	34	97
214	11	167	29	279	145	89	85
105	4	61	14	123	155	48	107
34	—	22	6	44	36	—	11
41	—	28	5	92	1	—	18
69	—	30	9	138	4	67	44
631	20	412	133	971	451	238	362
308	10	542	254	393	95	100	120
939	30	954	387	1,364	546	†338	482

† Includes 31 persons who, though declining to state their incomes, admitted to be in receipt of Poor Law relief
§ Reference to the questions on the enumeration card, page 8.
¶ Excluding inmates of poorhouses.

Appendix III.—1.

Tables giving the results of the information elicited by the Te:t Census regarding Persons aged 65 years and upwards.

Table (3).—Summary of South-Eastern District.

Area dealt with.	Population, 1891.	Persons Aged over 65 Years.		Ages.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
Summary.—Mr. Stuart's (South Eastern) District.					
Males :					
Bothkennar (*Shipping.*)	2,287	42	(1) 49	32	11
Campbeltown (*Distilling, fishing, and general.*)	4,976	220	(8) 181	90	48
Currie (*Agricultural and paper-making.*)	1,263	50	50	27	13
Dumbarton (*Shipbuilding.*)	7,229	197	(2) 171	80	53
Dunbar (*Residential, fishing, and agricultural.*)	2,452	120	(1) 144	65	30
Haddington (*Agricultural.*)	2,505	135	(3) 134	54	44
Hawick (*Manufacturing.*)	9,357	391*	(28) 346	160	83
Kilfinichen (*Crofting and agricultural.*)	870	95	105	44	23
St. Ninians (*Mining and agricultural.*)	3,206	214*	(9) 170	42	52
Total	34,205	1,464	1,350	594	357
Females :					
Bothkennar	1,847	65	(2) 57	24	13
Campbeltown	5,284	316	(26) 272	119	67
Currie	1,317	65	(1) 60	27	17
Dumbarton	6,836	215	(6) 197	96	49
Dunbar	2,758	182	(5) 187	77	53
Haddington	2,711	198	(5) 174	82	41
Hawick	11,199	500*	(27) 441	200	118
Kilfinichen	875	122	(2) 114	45	22
St. Ninians	3,473	254*	(21) 172	67	49
Total	36,300	1,917	1,674	737	429
Males—Total	34,205	1,464	1,350	594	357
GRAND TOTAL	70,505	3,381	‡ 3,024	1,331	786

* Estimated.

‡ In addition 52 males and 95 females over 65 years of age, shown in brackets against each parish, refused information, and in 54 cases the houses were closed or unoccupied.

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (3).—Summary of South-Eastern District.

Ages.		Weekly Income.					In receipt of Poor Law Relief §(3rd and 6). ¶
					Not stated.		
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or Less.	No Income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
5	1	15	14	16	3	1	5
43	—	75	21	40	22	23	9
10	—	25	17	7	—	1	2
37	1	81	36	17	31	6	12
41	8	51	24	62	1	6	18
36	—	47	28	54	5	—	12
101	2	92	84	115	52	3	36
35	3	4	16	81	1	3	9
73	3	47	20	93	5	5	20
381	18	437	260	485	120	48	123
20	—	3	1	29	14	10	7
84	2	61	8	96	64	43	43
16	—	17	4	21	18	—	4
50	2	24	5	34	113	21	17
55	2	25	7	109	3	43	38
50	1	23	6	99	45	1	19
120	3	41	7	133	257	3	63
46	1	1	—	112	—	1	27
55	1	24	1	100	42	5	28
496	12	219	39	733	556	127	246
381	18	437	260	485	120	48	123
877	30	656	299	1,218	676	†175	369

§ Reference to the questions on the enumeration card, page 8.
† Includes 2 persons who, though declining to state their incomes admitted to be in receipt of Poor Law Relief.
¶ Excluding inmates of poorhouses.

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (4).—Summary of Northern Highland District.

Area dealt with.	Population, 1891.	Persons Aged over 65 Years.		Ages.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
Summary.—Mr. Penney's (Northern Highland) District :					
Males :					
Avoch (*East Coast fishing.*)	934	45	(16) 32	16	6
Elgin (*Agricultural.*)	4,131	275	(7) 224	91	69
Stornoway (*Crofting and fishing.*)	5,417	319	336	156	82
Strath (*Crofting.*)	1,179	98	(4) 107	45	31
Thurso (*Residential, stone quarrying, fishing, &c.*)	2,753	182	(11) 182	66	53
Total	14,414	919	881	374	241
Females :					
Avoch	883	73	(15) 52	22	13
Elgin	5,154	435	(15) 374	161	100
Stornoway	6,382	429	(2) 492	207	136
Strath	1,220	127	167	81	48
Thurso	3,072	296	(2) 279	101	78
Total	16,711	1,360	1,364	572	375
Males.—Total	14,414	919	881	374	241
GRAND TOTAL	31,125	2,279	2,245¶	946	616

¶ In addition to this number, 38 males and 54 females, over 65 years of age, shown in brackets against each parish, refused information, and in 1 case the information could not be obtained, occupant of house being from home.

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (4).—Summary of Northern Highland District.

Ages.		Weekly Income.					In receipt of Poor Law Relief. § (3e and 6.) *
					Not stated.		
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. and less.	No income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
10	—	2	6	24	—	—	4
64	—	79	49	83	9	4	20
98	—	15	10	202 (*a*)	100 (*b*)	9	18
31	—	6	4	47 (*c*)	44 (*d*)	6	2
62	1	30	33	95 (*e*)	22	2	19
265	1	132	102	451	175	21	63

(*a*) Includes 149 with incomes, presumably under 10s. (not stated), derived solely from cultivating croft.
(*c*) „ 12 „ „ „ „
(*b*) Includes 77 who cultivate crofts, and are only partly maintained.
(*d*) „ 27 „ „
(*e*) Includes 25 with incomes, presumably under 10s. (not stated), derived solely from cultivating croft;
4 „ „ „ fishing; and
4 „ „ „ croft and fishing.

17	—	2	—	50	—	—	7
113	—	57	12	205	46	54	68
149	—	16	8	279 (*f*)	152 (*i*)	37	84
38	—	2	—	57 (*g*)	101 (*j*)	7	26
99	1	25	1	149 (*h*)	101	3	60
416	1	102	21	740	400	101	245
265	1	132	102	451	175	21	63
681	2	234	123	1,191 (*k*)	575 (*l*)	122†	308

(*f*) Includes 145 with incomes, presumably under 10s. (not stated), derived solely from cultivating croft.
(*g*) „ 30 „ „ „ „
(*h*) „ 4 „ „ „ „
(*k*) „ 365 „ „ „ „
8 „ „ „ „ and
fishing or croft and fishing.
(*i*) Includes 61 who cultivate crofts, and are only partly maintained.
(*j*) Cultivate crofts, and are only partly maintained.
(*l*) Includes 266 who cultivate crofts, and are only partly maintained.
§ Reference to the questions on the enumeration card, page 8.
† Includes 5 persons who, though declining to state their incomes, admitted to be in receipt of poor law relief.
* Excluding inmates of poorhouses.

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (5).—Summary of Southern Highland District.

Area dealt with.	Population 1891.	Persons Aged over 65 Years.		Ages.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
Summary.—Mr. Mackenzie's (Southern Highland) District.					
Males :					
Aberfoyle (*Quarrying.*)	561	16	23	9	7
Abernethy (*Salmon Fishing.*)	682	64	(10) 39	9	19
Brechin (*Industrial.*)	4,537	293	(24) 237	98	67
Deer, New (*Agricultural.*)	2,166	152	(2) 119	35	40
Deer, Old (*Agricultural.*)	2,207	150	(4) 166	64	50
Dunfermline (*Industrial, &c.*)	13,152	622	(37) 492	218	141
Fraserburgh (*Fishing.*)	3,896	138	118	54	32
Kirriemuir (*Industrial.*)	2,751	238	(12) 200	64	68
Laurencekirk (*Auction Marts.*)	920	75	(4) 81	29	23
Lonmay (*Agricultural.*)	1,104	79	69	25	20
Methven (*Agricultural.*)	810	75	(10) 65	22	22
Total	32,786	1,902	1,609	627	489
Females :					
Aberfoyle	462	23	24	8	8
Abernethy	868	85	(12) 53	12	21
Brechin	5,916	465	(48) 374	156	96
Deer, New	2,268	192	(10) 162	58	41
Deer, Old	2,487	211	(6) 213	65	66
Dunfermline	15,515	834	(53) 692	281	205
Fraserburgh	4,196	172	169	78	42
Kirriemuir	3,339	351	(18) 309	122	92
Laurencekirk	1,014	125	(8) 112	30	44
Lonmay	1,182	98	(1) 77	25	24
Methven	937	106	(2) 99	39	23
Total	38,184	2,662	2,284	874	662
Males.—Total	32,786	1,902	1,609	627	489
GRAND TOTAL	70,970	4,564	3,893 ‡	1,501	1,151

‡ In addition, 103 males and 158 females, over 65 years of age, shown in brackets against each parish, refused information.

Appendix III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

Table (5).—Summary of Southern Highland District.

Ages.		Weekly Income.					In receipt of Poor Law Relief. §(3* and 6.) *
					Not stated.		
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or less.	No income stated, but maintained by Relations and Friends.	Not stated	
7.	8.	9.	10.	11.	12.	13.	14.
7	—	10	3	4	1	5	1
11	—	4	4	19	4	8	3
72	—	68	44	68	—	57	34
44	—	44	14	60	1	—	5
52	—	42	37	76	10	1	9
126	7	105	117	185	48	37	30
32	—	48	11	42	—	17	8
66	2	60	28	80	28	4	19
28	1	30	11	35	3	2	—
24	—	14	7	48	—	—	2
20	1	21	20	23	—	1	5
482	11	446	296	640	95	132	116
8	—	7	1	7	2	7	5
18	2	1	—	14	21	17	7
122	—	59	4	147	147	17	49
61	2	18	4	104	36	—	9
82	—	18	6	102	83	4	36
194	12	37	24	317	183	131	96
46	3	24	4	80	57	4	23
93	2	35	7	134	132	1	26
38	—	23	8	66	12	3	6
28	—	9	1	39	28	—	9
37	—	8	2	65	24	—	9
727	21	239	61	1,075	725	184	275
482	11	446	296	640	95	132	116
1,209	32	685	357	1,715	820	† 316	391

† Includes 43 persons who, though declining to state their incomes, admitted to be in receipt of Poor Law relief.
§ Reference to the questions on the enumeration card, page 8.
* Excluding inmates of poorhouses.

Appendix III.—2.

Tables analysing the cases of those Persons aged 65 years and upwards who were found to have Incomes of 10*s.* a week or less, and to be not in receipt of Poor Law Relief.

Table (1).—Summary of all Selected Areas.

Area dealt with.	Total.	Single.	Married.	Widowed.	Not stated.	Weekly Income	
						Under 5*s.*	5*s.* to 7*s.* 6*d.*
1.	2.	3.	4.	5.	6.	7.	8.
South Western District - -	1,471	177	397	764	133	338	302
South Eastern District - -	1,537	140	534	783	80	413	289
Northern Highland District -	1,465	176	619	652	18	232	557
Southern Highland District -	2,190	328	788	1,044	30	584	476
Total of Selected Areas -	* 6,663	821	2,338	3,243	261	1,567	1,624

* This figure is arrived at thus: columns 11 and 12 of the Table at p. 41 are added together: viz., 5,488 + 2,617 = - - - - - - - - - - - - - - - - 8,105
and from this total there are deducted those found to be, or to have been, in receipt of Poor Law Relief: viz. 1,550 (column 14) — (27 + 81) = - - - - - - - - - 1,442

The resultant is (as above) - - - - - - - - - - - - - 6,663

Appendix III.—2.

Tables analysing the cases of those Persons aged 65 years and upwards who were found to have Incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (1.)—Summary of all Selected Areas.

From all Sources.		Sources of Income.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b)*	Benefit, Trade, or Friendly Societies. (c)*	Assistance from Children or Others. (d)*	Other Sources. (f)*	Means. (4 and 5.)*	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
315	516	477	52	958	182	155	6
191	644	406	23	1,053	154	183	14
116	560	281	14	799	511	177	11
324	806	763	22	1,254	213	416	19
946	2,526	1,927	111	4,064	1,060	931	50

* Reference to the questions on the enumeration card, page 8.

Appendix III.—2.

Tables analysing the cases of those Persons aged 65 years and upwards who were found to have Incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (2).—Summary of South-Western District.

Area dealt with.	Total.	Single.	Married.	Widowed.	Not stated.	Weekly Income	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
Mr. Barclay's District.							
South-Western.							
Males :							
Paisley (*part of*) (*Industrial.*)	113	5	48	57	3	23	35
Ayr (*Residential, Industrial.*)	118	5	54	54	5	26	23
Hamilton (*part of*) (*Mining.*)	57	1	19	13	24	7	9
Dryfesdale (*Agricultural with small Burgh.*)	24	4	13	7	-	1	6
Lochmaben (*Agricultural with small Burgh.*)	29	7	16	6	—	4	11
Kilbarchan (*Industrial*)	57	4	20	19	14	11	22
Total	398	26	170	156	46	72	106
Females :							
Paisley (*part of*)	311	43	68	191	9	61	69
Ayr	340	54	67	202	17	105	52
Hamilton (part of)	179	6	41	101	31	12	17
Dryfesdale	70	15	23	32	—	4	15
Lochmaben	75	20	13	42	—	28	19
Kilbarchan	98	13	15	40	30	56	24
Total	1,073	151	227	608	87	266	196
Males, Total	398	26	170	156	46	72	106
GRAND TOTAL	1,471	177	397	764	133	338	302

Appendix III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (2).—Summary of South-Western District.

From all Sources.		Sources of Income.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer, (a) and (b).*	Benefit, Trade, or Friendly Societies. (c)*	Assistance from Children or Others. (d)*	Other Sources. (f)*	Means. (4 and 5.)*	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
36	19	45	14	64	7	10	—
30	39	54	6	60	8	7	—
12	29	12	6	39	—	5	2
13	4	13	2	12	1	3	—
14	—	14	1	12	12	18	—
23	1	39	9	9	15	18	—
128	92	177	38	196	43	61	2
75	106	82	3	243	26	9	—
44	139	109	8	229	44	30	—
12	138	14	2	157	12	4	2
15	36	13	—	50	13	18	—
27	1	17	—	44	26	15	—
14	4	65	1	39	18	18	2
187	424	300	14	762	139	94	4
128	92	177	38	196	43	61	2
315	516	477	52	958	182	155	6

* Reference to the questions on the enumeration card, page 8.

Appendix III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (3).—Summary of South-Eastern District.

Area dealt with.	Total.	Single.	Married.	Widowed.	Not stated.	Weekly Income	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
Mr. Stuart's District. South-Eastern.							
Males:							
Bothkennar (*Shipping.*)	15	1	8	6	—	6	5
Campbeltown (*Distilling, Fishing, and General.*)	54	8	25	19	2	6	15
Currie (*Agricultural and Paper Making.*)	6	—	4	2	—	1	2
Dumbarton (*Shipbuilding.*)	40	1	16	21	2	4	3
Dunbar (*Residential, Fishing and Agricultural.*)	45	2	15	13	15	16	16
Haddington (*Agricultural.*)	48	3	25	18	2	8	20
Hawick (*Manufacturing.*)	134	5	70	59	—	22	19
Kilfinichen (*Crofting and Agricultural.*)	73	11	44	14	4	39	23
St. Ninians (*Mining and Agricultural.*)	78	9	23	39	7	42	11
Total	493	40	230	191	32	144	114
Females:							
Bothkennar	36	3	7	26	—	8	12
Campbeltown	117	13	31	68	5	22	21
Currie	35	3	15	14	3	–	13
Dumbarton	130	5	30	91	4	7	10
Dunbar	74	9	13	32	20	41	24
Haddington	125	14	38	70	3	26	42
Hawick	327	24	118	185	—	40	23
Kilfinichen	85	15	20	43	7	61	23
St. Ninians	115	14	32	63	6	64	7
Total	1,044	100	304	592	48	269	175
Males, Total	493	40	230	191	32	144	114
GRAND TOTAL	1,537	140	534	783	80	413	289

Appendix III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (3).—Summary of South-Eastern District.

From all Sources.		Sources of Income.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b)*	Benefit, Trade, or Friendly Societies. (c)*	Assistance from Children or Others. (d)*	Other Sources. (f)*	Means. (4 and 5.)*	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
1	3	3	3	6	2	2	1
11	22	24	—	30	—	2	1
3	—	4	—	1	1	1	—
6	27	8	3	32	—	4	—
13	—	20	4	20	4	6	—
16	4	14	5	30	4	5	—
43	59	63	—	78	19	26	—
10	1	32	—	43	8	27	3
20	5	30	2	18	27	13	—
123	112	198	17	258	65	86	5
2	14	8	—	20	13	5	—
12	62	30	—	87	9	4	—
5	17	2	—	32	2	2	1
8	105	14	1	116	10	10	—
7	2	22	1	50	4	7	—
15	42	37	1	84	18	24	—
16	248	48	—	269	25	29	1
1	—	20	1	56	4	2	5
2	42	27	2	81	4	14	2
68	532	208	6	795	89	97	9
123	112	198	17	258	65	86	5
191	644	406	23	1,053	154	183	14

* Reference to the questions on the enumeration card, page 8.

APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (4).—SUMMARY of Northern Highland District.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not stated.	WEEKLY INCOME.	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
SUMMARY.—MR. PENNEY'S DISTRICT (NORTHERN HIGHLAND).							
Males :							
Avoch (*East Coast fishing.*)	20	3	14	3	—	6	10
Elgin (*Agricultural.*)	74	6	44	24	—	12	24
Stornoway (*Crofting and fishing.*)	285	11	189	85	—	19	158
Strath (*Crofting.*)	89	6	60	19	4	3	40
Thurso (*Residential, stone quarrying, fishing, &c.*)	98	12	56	28	2	17	36
Total	566	38	363	159	6	57	268†
Females :							
Avoch	43	3	13	27	—	31	9
Elgin	185	49	24	109	3	57	60
Stornoway	348	28	118	201	1	26	169
Strath	133	21	36	70	6	2	30
Thurso	190	37	65	86	2	59	21
Total	899	138	256	493	12	175	289‡
Males, Total	566	38	363	159	6	57	268
GRAND TOTAL	1,465	176	619	652	18	232	557§

(†) Includes cases with incomes (not specified, but presumably under 10s.) derived solely from crofts as follows:—Stornoway, 148; Strath, 25; Thurso, 12. In Strath there are also 8 with incomes from fishing, or croft and fishing.

‡ Includes cases with incomes (not specified, but presumably under 10s.) derived solely from crofts, as follows:—Stornoway, 135; Strath, 30; Thurso, 4.

§ Includes cases with incomes (not specified, but presumably under 10s.) derived solely from crofts as follows:—Stornoway, 283; Strath, 55; Thurso, 16. In Strath 8 derive income from fishing, or croft and fishing

Appendix III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (4.)—Summary of Northern Highland District.

From all Sources.		Sources of Income.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b) *	Benefit, Trade or Friendly Societies. (c) *	Assistance from Children or Others. (d) *	Other Sources. (f) *	Means. 4 and 5. *	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
4	—	16	—	9	1	9	—
29	9	41	1	30	12	11	1
12	96	30	3	105	169	44	—
2	44	11	—	44	61	6	2
23	22	46	—	38	18	9	4
70	†171	144	4	226	261	79	7

(b) Includes in Stornoway 74, and in Strath 27 cases where persons cultivate crofts, and are only partly maintained.

3	—	14	—	32	3	10	—
22	46	66	5	107	32	20	—
10	143	16	5	186	151	45	3
2	99	4	—	99	53	7	1
9	101	37	—	149	11	16	—
46	‡389	137	10	573	250	98	4
70	171	144	4	226	261	79	7
116	§560	281	14	799	511	177	11

* Reference to the questions on the enumeration card, page 8.

‡ Includes in Stornoway, 60; and in Strath, 99 cases where persons cultivate crofts, and are only partly maintained.

§ Includes in Stornoway, 134; and in Strath, 126 cases where persons cultivate crofts, and are only partly maintained.

APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (5.)—SUMMARY of Southern Highland District.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not Stated.	WEEKLY INCOME	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
SUMMARY.—MR. MACKENZIE'S DISTRICT (SOUTHERN HIGHLAND).							
Males:							
Aberfoyle (*Quarrying*).	4	1	2	1	—	—	—
Abernethy (*Salmon Fishing*).	20	—	11	9	—	4	5
Beechin (*Industrial*).	58	4	36	16	2	11	24
Deer, New (*Agricultural*).	56	5	31	20	—	11	26
Deer, Old (*Agricultural*).	77	8	45	24	—	15	31
Dunfermline (*Industrial, &c.*)	204	12	104	79	9	52	56
Fraserburgh (*Fishing*).	34	2	21	11	—	11	9
Kirriemuir (*Industrial*).	90	9	50	31	—	12	21
Laurencekirk (*Auction Marts*).	38	4	20	12	2	11	11
Lonmay (*Agricultural*).	46	2	27	17	—	27	13
Methven (*Agricultural, &c. &c.*)	19	5	10	4	—	4	10
TOTAL	646	52	357	224	13	158	206
Females:							
Aberfoyle	4	2	—	2	—	—	—
Abernethy	29	6	2	21	—	6	1
Beechin	262	52	75	132	3	58	35
Deer, New	131	22	42	67	—	36	46
Deer, Old	149	27	54	68	—	41	22
Dunfermline	404	32	81	280	11	115	74
Fraserburgh	114	13	41	60	—	28	18
Kirriemuir	241	70	61	109	1	53	33
Laurencekirk	72	23	13	34	2	30	19
Lonmay	58	7	33	18	—	24	4
Methven	80	22	29	29	—	35	18
TOTAL	1,544	276	431	820	17	426	270
MALES, TOTAL	646	52	357	224	13	158	206
GRAND TOTAL	2,190	328	788	1,044	30	584	476

Appendix III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

Table (5.)—Summary of Southern Highland District.

From all Sources.		Sources of Income.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b) *	Benefit, Trade, or Friendly Societies. (c) *	Assistance from Children or others. (d) *	Other Sources. (f) *	Means. 4 and 5.*	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
3	1	3	—	1	—	1	—
7	4	16	—	4	—	13	—
23	—	44	—	9	3	16	2
18	1	23	1	18	14	22	5
21	10	48	—	23	20	14	—
52	44	95	6	80	14	47	3
14	—	21	—	10	3	3	—
31	26	52	1	38	7	22	—
13	3	24	—	11	10	10	—
6	—	29	—	24	—	17	—
5	—	9	—	4	3	8	—
193	89	364	8	222	74	173	10
2	2	2	—	2	—	3	—
1	21	4	—	23	2	7	—
22	147	78	1	181	12	43	—
15	34	26	6	88	27	30	—
3	83	28	—	110	33	26	—
34	181	98	4	283	22	41	2
12	56	33	—	56	4	5	—
26	129	72	—	148	25	35	7
11	12	25	2	43	6	18	—
2	28	12	—	48	4	9	—
3	24	21	1	50	4	26	—
131	717	399	14	1,032	139	243	9
193	89	364	8	222	74	173	10
324	806	763	22	1,254	213	416	19

* Reference to the questions on the enumeration card, page 8.

Appendix III.—3.

Table giving the summary of the results of the Test Census regarding Persons aged 70 years and upwards.

Table.—Summary of all Selected Areas.

Area dealt with.	Population, 1891.	Persons Aged over 70 Years.		Weekly
		1891.	1899.	Above 10s.
1.	2.	3.	4.	5.
South-Western District :				
Males	43,889	881	682	335
Females	48,232	1,406	1,263	286
Total	92,121	2,287	1,945	621
South-Eastern District :				
Males	34,205	858	738	302
Females	36,300	1,186	925	142
Total	70,505	2,044	1,663	444
Northern Highland District :				
Males	14,414	563	506	120
Females	16,711	903	791	76
Total	31,125	1,466	1,297	196
Southern Highland District :				
Males	32,786	1,165	971	369
Females	38,184	1,699	1,389	1
Total	70,970	2,864	2,360	537
Total, Males	125,294	3,467	2,897	1,126
Total, Females	139,427	5,194	4,368	672
GRAND TOTAL	264,721	8,661	‡ 7,265	1,798

‡ In addition, 163 males and 233 females over 70 years of age refused information.

Appendix III.—3.

3. Table giving the summary of the results of the Test Census regarding Persons aged 70 years and upwards.

Table.—Summary of all Selected Areas.

Income.			In receipt of Poor Law Relief. § (3ᵉ and 6.) *
	Not stated.		
10s. and under 10s.	Not stated, but maintained by Relations or Friends.	Not stated.	
6.	7.	8.	9.
249	65	33	83
569	251	157	224
818	316	190	307
318	88	30	86
446	278	59	159
764	366	89	245
256	116	14	45
439	220	56	174
695	336	70	219
429	76	97	80
694	427	100	209
1,123	503	197	289
1,252	345	174	294
2,148	1,176	372	766
3,400	1,521	546	1,060 ‡

* Excluding inmates of poorhouses.
§ Reference to the questions on the enumeration card, page 8.
‡ This number includes 51 persons who, while admitting receipt of Poor Law Relief, declined to state their incomes (column 8).

Appendix III.—4.

4. Table giving the summary of the results of the Test Census regarding Persons aged 75 years and upwards.

Table.—Summary of all Selected Areas.

Area dealt with.	Population, 1891.	Persons Aged over 75 Years.		Weekly
		1891.	1899.	Above 10s.
1.	2.	3.	4.	5.
South-Western District :				
Males	43,889	424	308	131
Females	48,232	726	631	137
Total	92,121	1,150	939	268
South-Eastern District :				
Males	34,205	416	381	128
Females	36,300	578	496	71
Total	70,505	994	877	199
Northern Highland District :				
Males	14,414	298	265	58
Females	16,711	500	416	35
Total	31,125	798	681	93
Southern Highland District :				
Males	32,786	535	482	166
Females	38,184	895	727	90
Total	70,970	1,490	1,209	256
Total, Males	125,294	1,733	1,436	483
Total, Females	139,427	2,699	2,270	333
GRAND TOTAL	264,721	4,432	‡ 3,706	816

‡ In addition, 75 males and 117 females over 75 years of age refused information.

Appendix III.—4.

4. Table giving the summary of the results of the Test Census regarding Persons aged 75 years and upwards.

Table.—Summary of all Selected Areas.

Income.			In receipt of Poor Law Relief. § (3ᵉ and 6.) *
	Not stated.		
10s. and under 10s.	Not stated, but maintained by Relations or Friends.	Not stated.	
6.	7.	8.	9.
130	39	17	42
292	128	74	127
422	158	91	169
191	52	10	52
255	142	28	100
446	194	38	152
135	65	7	32
234	115	32	102
369	180	39	134
211	51	54	49
386	205	46	141
597	256	100	190
667	198	88	175
1,167	590	180	470
1,834	788	268	645 ‡

* Excluding inmates of poorhouses.
§ Reference to the question on the enumeration card, page 8.
‡ This number includes 33 persons who, while admitting receipt of Poor Law Relief, declined to state their incomes (column 8).

APPENDIX III.—5.

MEMORANDUM by the Local Government Board for Scotland on Scottish Pauperism.

Generally, it is to be kept in view that there are several very important differences between the Poor Law systems of Scotland and England. In Scotland (1) the existing system of poor relief is mainly an out-door system; (2) no relief is given to the able-bodied; (3) every pauper has a right of appeal to the Local Government Board if the relief afforded him by the parish council (who are charged with the administration of the Poor Law in Scotland) is, in his opinion, inadequate.

The fact that there is an entire absence of evidence and information from Scotland at the recent inquiries into the subject of old age pensions seems to make the above explanation necessary. The only allusion to Scotland in the proceedings before Lord Rothschild's Departmental Committee and the Select Committee of 1899 is contained in the official communication which the Local Government Board made to the Departmental Committee to the effect that, in their opinion, there were no old age pension schemes in Scotland falling within the reference to that Committee.

Dealing with the calculations based on the test census which the Board have taken and the results thereof as set out above, it must further be borne in mind that in Scotland, although not in England, the receipt of medical relief pauperises the recipient. The figures also confirm the view which has hitherto prevailed that in Scotland, particularly in the Highlands and the poorer districts, the strength of the family tie and the prevalent feeling of aversion to be dependent on the rates make the younger members of the family support the elder who are past work. The figures which show the numbers of those over 65 whose income is below 20*s.* a week and who are not in receipt of relief, are sufficient proof of this important fact.

Local Government Board for Scotland,
27 October 1899.

APPENDIX, No. IV.

Relating to Pauperism and Poverty in Ireland.

pp. 66—72.

APPENDIX IV—I.

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards.

NAME OF UNION.	Population in 1891.	Number of Persons over 65 years of age according to Census of 1891.	Approximate yearly number of Persons over 65 years of age in receipt of In-door and Outdoor Relief.	Estimated number of Persons over 65 years of age who are in receipt of less than 10s. a week from all sources (In-door and Out-door Paupers included).
Abbeyleix	19,080	1,482	401	900
Antrim	29,655	2,316	304	650
Ardee	16,772	1,135	373	670
Armagh	53,857	3,947	277	1,500
Athlone	29,789	1,807	497	800
Athy	25,635	1,634	628	900
Bailieborough	16,751	1,122	181	500
Ballina	27,394	1,656	383	1,200
Ballinasloe	20,739	1,340	393	900
Ballinrobe	24,694	1,975	390	1,550
Ballycastle	14,470	1,282	115	500
Ballymahon	14,640	1,154	541	800
Ballymena	58,897	4,145	1,000	1,500
Ballymoney	31,692	2,618	334	1,600
Ballyshannon	23,280	1,782	299	1,400
Ballyvaughan	4,387	405	188	250
Balrothery	17,119	1,071	229	560
Baltinglass	16,070	1,299	238	600
Banbridge	47,541	3,443	591	1,700
Bandon	20,180	1,404	358	500
Bantry	14,940	1,026	254	400
Bawnboy	20,904	1,211	171	950
Belfast *	289,860	8,669	2,798	7,000
Belmullet	14,333	913	146	860
Borrisokane	9,180	824	190	350
Boyle	35,352	2,323	629	1,300
Cahersiveen	23,854	1,778	798	1,200
Callan	15,245	1,215	350	500
Carlow	36,067	2,473	699	1,000
Carrickmacross	16,414	1,105	181	750
Carrick-on-Shannon	22,161	1,453	638	1,000
Carrick-on-Suir	19,699	1,405	231	450
Cashel	22,183	1,612	539	750
Castlebar	28,921	1,785	391	1,200
Castleblayney	29,574	2,167	344	650
Castlecomer	11,499	794	230	450
Castlederg	13,528	957	52	350
Castlerea	37,474	2,441	370	1,700
Castletown	12,389	828	180	400
Cavan	41,974	2,789	660	1,300
Cellbridge	14,981	815	251	400
Claremorris	28,424	1,713	478	1,200
Clifden	20,569	1,681	414	1,400
Clogheen	17,022	1,139	196	400
Clogher	18,951	1,380	114	600
Clonakilty	21,955	1,626	349	650
Clones	17,836	1,357	73	450
Clonmel	20,774	1,196	370	500
Coleraine	32,887	2,558	217	800
Cookstown	27,161	2,153	184	1,600
Cootehill	25,670	1,776	160	1,000
Cork	132,792	6,191	1,128	3,800
Corrofin	5,699	489	190	290
Croom	12,539	1,004	460	450
Delvin	9,365	630	158	300
Dingle	19,021	1,278	275	475
Donegal	22,891	1,839	80	500
Downpatrick	43,236	3,589	508	900

* Present population of Belfast estimated at 350,000.

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards.

Observations as to Characteristics of Union.	Estimated number of Persons over 65 Years of Age, who derive Income from (1) Occupation of Land; (2) Pensions from former Employers; (3) Benefit Societies; (4) Assistance from Children or others; and (5) Money invested in Savings Banks or elsewhere.					Name of Union.
	Land.	Pensions.	Benefit Societies.	Assistance from Children or Others.	Savings Banks or elsewhere.	
Agricultural	150	10	—	100	—	Abbeyleix.
Agricultural and Manufacturing.	40	20	25	270	10	Antrim.
Agricultural and Pastoral	10	10	—	300	—	Ardee.
Agricultural and (slightly) Manufacturing.	310	20	—	200	—	Armagh.
Agricultural and Pastoral	350	5	—	300	—	Athlone.
Agricultural and Pastoral	10	10	—	40	—	Athy.
Agricultural	50	5	—	20	—	Bailieborough.
Agricultural	600	—	—	400	—	Ballina.
Agricultural and Pastoral	300	5	—	250	—	Ballinasloe.
Agricultural and Pastoral	700	—	—	500	—	Ballinrobe.
Agricultural and slightly) Manufacturing.	60	120	50	330	—	Ballycastle.
Agricultural	200	5	—	200	—	Ballymahon.
Agricultural and Manufacturing.	25	10	10	80	5	Ballymena.
Agricultural and Manufacturing.	550	10	—	400	—	Ballymoney.
Agricultural	300	30	—	200	—	Ballyshannon.
Agricultural and Pastoral	100	—	—	100	—	Ballyvaughan.
Agricultural	10	20	—	190	—	Bahrothery.
Agricultural	50	—	—	20	—	Baltinglass.
Agricultural and Manufacturing.	60	—	—	25	—	Banbridge.
Agricultural	10	—	—	70	—	Bandon.
Agricultural	70	—	—	80	—	Bantry.
Agricultural	80	—	—	100	—	Bawnboy.
City and Manufacturing	—	240	140	3,800	—	Belfast.*
Agricultural and Waste	600	—	—	200	—	Belmullet.
Agricultural and Pastoral	120	10	—	40	30	Borrisokane.
Pastoral and Agricultural	600	—	—	200	—	Boyle.
Agricultural and Waste	150	25	—	250	—	Caherciveen.
Agricultural	150	—	—	100	—	Callan.
Agricultural	100	—	—	100	—	Carlow.
Agricultural	80	—	—	100	—	Carricknacross.
Agricultural	500	—	—	200	—	Carrick-on-Shannon.
Agricultural	200	—	—	50	—	Carrick-on-Suir.
Agricultural and Pastoral	200	—	—	100	50	Cashel.
Agricultural	600	—	—	150	—	Castlebar.
Agricultural	140	5	—	100	20	Castleblayney.
Agricultural, with some Anthracite Coal Pits.	150	—	—	50	—	Castlecomer.
Agricultural	50	5	—	20	—	Castlederg.
Pastoral and Agricultural	800	—	—	400	—	Castlerea.
Agricultural	140	—	—	100	—	Castletown.
Agricultural	200	—	—	150	—	Cavan.
Pastoral and Agricultural	15	10	—	10	—	Cellbridge.
Agricultural and Pastoral	550	—	—	350	—	Claremorris.
Agricultural and Waste	650	—	—	400	—	Clifden.
Agricultural	150	—	—	50	—	Clogheen.
Agricultural	90	15	—	200	—	Clogher.
Agricultural	50	—	—	200	—	Clonakilty.
Agricultural	100	20	—	200	—	Clones.
Agricultural and Pastoral	100	10	—	50	—	Clonmel.
Agricultural and Manufacturing.	35	27	—	380	—	Coleraine.
Agricultural and partly Manufacturing.	800	40	10	650	150	Cookstown.
Agricultural	140	30	—	100	—	Cootehill.
City—Agricultural	—	200	—	500	—	Cork.
Pastoral and Agricultural	100	10	—	90	30	Corrofin.
Agricultural and Pastoral	150	25	—	70	20	Croom.
Pastoral and Agricultural	70	20	—	70	10	Delvin.
Agricultural	100	—	—	20	—	Dingle.
Agricultural	200	5	—	100	10	Donegal.
Agricultural and Manufacturing.	—	29	—	180	—	Downpatrick.

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—*(continued)*.

NAME OF UNION.	Population in 1891.	Number of Persons over 65 years of age according to Census of 1891.	Approximate yearly number of Persons over 65 years of age in receipt of In-door and Out-door Relief.	Estimated number of Persons over 65 years of age who are in receipt of less than 10s. a week from all sources (In-door and Out-door Paupers included).
Drogheda	29,212	1,647	702	1,000
Dromore, West	15,019	986	198	700
Dublin, North	148,996	5,433	2,096	4,300
Dublin, South	200,709	8,675	1,810	2,600
Dundalk	40,144	2,313	584	1,250
Dunfanaghy	15,674	1,100	49	700
Dungannon	34,889	2,497	271	950
Dungarvan	17,021	1,277	438	800
Dunmanway	15,197	1,111	247	600
Dunshaughlin	9,136	570	134	300
Elenderry	16,621	1,224	421	500
Ennis	21,771	1,620	709	1,050
Enniscorthy	33,841	2,473	687	1,000
Enniskillen	36,255	2,608	131	900
Ennistymon	20,108	1,817	427	1,040
Fermoy	25,533	1,665	425	1,000
Galway	38,719	2,570	543	1,900
Glennamaddy	18,486	1,286	221	750
Glenties	34,219	2,552	245	1,950
Gorey	18,156	1,415	223	600
Gort	14,201	1,111	385	700
Granard	26,944	1,969	581	1,300
Inishowen	30,459	2,128	251	900
Irvinestown	15,268	1,213	90	350
Kanturk	26,171	1,975	645	900
Kells	16,875	1,274	425	650
Kenmare	16,319	1,128	365	700
Kilkeel	18,181	1,443	104	750
Kilkenny	25,457	1,652	755	1,000
Killadysert	10,503	835	220	450
Killala	9,290	585	149	450
Killarney	40,558	2,497	537	800
Kilmacthomas	8,342	773	199	400
Kilmallock	28,168	1,926	783	880
Kilrush	31,423	2,644	993	1,500
Kinsale	18,823	1,077	262	400
Larne	33,370	2,143	201	500
Letterkenny	13,950	978	82	300
Limavady	23,369	1,792	57	400
Limerick	68,992	3,601	1,420	2,800
Lisburn	50,660	3,344	367	900
Lismore	15,124	1,143	271	475
Lisnaskea	18,074	1,441	138	400
Listowel	39,121	2,680	766	1,800
Londonderry	60,021	2,811	284	500
Longford	24,964	1,699	429	1,100
Loughrea	22,244	1,645	320	950
Lurgan	58,155	3,302	1,046	2,100
Macroom	26,088	1,774	424	550
Magherafelt	44,976	3,562	224	1,200
Mallow	23,405	1,528	620	1,000
Manorhamilton	25,465	1,837	160	1,400
Midleton	23,993	1,692	477	900
Milford	21,808	1,494	334	1,100
Millstreet	12,163	984	326	580
Mitchelstown	15,742	998	247	350
Mohill	22,471	1,410	381	1,000
Monaghan	30,452	2,329	97	450
Mount Bellew	16,477	1,131	129	600
Mountmelick	31,451	2,352	550	1 200
Mullingar	30 614	2,024	689	1,400

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, abou Poor Persons aged 65 and upwards—(*continued*).

Observations as to Characteristics of Union.	Estimated number of Persons over 65 Years of Age who derive Income from (1) Occupation of Land; (2) Pensions from former Employers; (3) Benent Societies; (4) Assistance from Children or others; and (5) Money invested in Savings Banks or elsewhere.					Name of Union.
	Land.	Pensions.	Benefit Societies.	Assistance from Children or others.	Savings Banks or Elsewhere.	
Agricultural and Pastoral	25	20	20	60	—	Drogheda.
Agricultural	300	—	—	100	—	Dromore, West.
City	—	100	—	100	—	Dublin, North.
City	—	100	50	100	—	Dublin, South.
Agricultural	300	90	5	400	—	Dundalk.
Agricultural and Waste	500	—	—	350	—	Dunfanaghy.
Agricultural and Manufacturing.	180	25	—	360	32	Dungannon.
Agricultural	400	—	—	100	—	Dungarvan.
Agricultural	180	—	—	150	—	Dunmanway.
Pastoral and Agricultural	—	10	—	50	—	Dunshaughlin.
Pastoral and Agricultural	150	30	—	150	—	Edenderry.
Agricultural and Pastoral	300	100	—	200	60	Ennis.
Agricultural	200	—	—	100	—	Enniscorthy.
Agricultural	150	40	—	300	—	Enniskillen.
Agricultural and Pastoral	300	30	—	245	50	Ennistymon.
Agricultural and Pastoral	150	30	—	50	—	Fermoy.
Agricultural	600	50	—	500	—	Galway.
Agricultural	400	—	—	350	—	Glennamaidy.
Agricultural, Cottages Industries, and Pastoral.	550	—	—	350	—	Glenties.
Agricultural	50	—	—	100	—	Gorey.
Agricultural and Pastoral	300	—	—	250	—	Gort.
Agricultural	500	—	—	300	—	Granard.
Agricultural	400	10	—	150	—	Inishowen.
Agricultural	80	10	—	100	—	Irvinestown.
Agricultural	20	—	—	180	—	Kanturk.
Pastoral and Agricultural	200	20	—	170	—	Kells.
Agricultural	60	—	—	200	—	Kenmare.
Agricultural	70	15	7	100	—	Kilkeel.
Agricultural	100	20	—	50	—	Kilkenny.
Agricultural	150	10	—	50	20	Killadysert.
Agricultural and Pastoral	250	—	—	100	—	Killala.
Agricultural	50	—	—	150	—	Killarney.
Agricultural	100	—	—	50	—	Kilmacthomas.
Pastoral and Agricultural	150	30	—	150	40	Kilmallock.
Agricultural	350	20	—	250	50	Kilrush.
Agricultural	20	—	—	70	—	Kinsale.
Agricultural and Manufacturing.	2	8	—	95	—	Larne.
Agricultural	20	5	—	30	—	Letterkenny.
Agricultural	100	10	—	150	—	Limavady.
City—Pastoral and Agricultural.	200	200	—	500	350	Limerick.
Agricultural and Manufacturing.	70	17	8	152	25	Lisburn.
Agricultural and Pastoral	50	40	—	50	—	Lismore.
Agricultural	100	20	—	200	—	Lisnaskea.
Agricultural	1,000	30	—	450	50	Listowel.
City—Agricultural	20	50	20	100	—	Londonderry.
Agricultural	500	20	—	300	—	Longford.
Agricultural and Pastoral	450	—	—	250	—	Loughrea.
Agricultural and Manufacturing.	188	130	12	800	80	Lurgan.
Agricultural	30	—	—	50	—	Macroom.
Agricultural and Manufacturing.	200	30	—	170	—	Magherafelt.
Agricultural and Pastoral	230	—	—	150	—	Mallow.
Agricultural	750	—	—	100	—	Manorhamilton.
Agricultural	10	—	—	120	—	Midleton.
Agricultural	250	5	—	150	—	Milford.
Agricultural	80	—	—	170	—	Millstreet.
Agricultural	200	—	—	100	—	Mitchelstown.
Agricultural	500	—	—	100	—	Mohill.
Agricultural	210	4	—	—	—	Monaghan.
Agricultural and Pastoral	350	—	—	300	—	Mount Bellew.
Agricultural	150	—	—	30	—	Mountmelick.
Pastoral and Agricultural	400	—	—	250	—	Mullingar.

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—(*continued*).

NAME OF UNION.	Population in 1891.	Number of Persons over 65 years of age according to Census of 1891.	Approximate yearly number of Persons over 65 years of age in receipt of In-door and Out-door Relief.	Estimated number of Persons over 65 years of age who are in receipt of less than 10s. a week from all sources (In-door and Out-door Paupers included).
Naas	36,978	1,908	770	1,200
Navan	16,099	856	350	500
Nenagh	27,382	1,787	641	800
Newcastle	26,505	1,558	513	630
New Ross	33,544	2,386	484	1,200
Newry	58,134	4,155	889	2,100
Newtownards	41,286	3,199	607	1,350
Oldcastle	17,247	1,114	287	700
Omagh	44,387	3,173	315	900
Oughterard	18,975	1,232	124	900
Parsonstown	28,044	1,934	192	950
Portumna	10,363	759	85	400
Rathdown	56,079	3,076	344	850
Rathdrum	27,626	1,923	578	650
Rathkeale	17,627	1,303	579	600
Roscommon	17,561	1,251	290	800
Roscrea	19,359	1,584	262	600
Scariff	11,715	908	244	520
Shillelagh	14,109	1,070	244	350
Skibbereen	28,450	2,099	627	850
Skull	11,233	867	244	350
Sligo	41,154	2,536	669	2,000
Stralsane	39,123	2,545	200	700
Stranorlar	15,108	1,173	159	750
Strokestown	18,458	1,490	407	1,000
Swineford	48,261	2,742	538	2,300
Thomastown	14,876	1,084	344	600
Thurles	25,613	1,913	1,262	830
Tipperary	35,736	2,177	862	920
Tobercurry	22,210	1,366	495	1,000
Tralee	44,787	2,694	800	950
Trim	16,011	1,076	430	550
Tuam	34,639	2,600	786	1,700
Tulla	11,695	976	323	500
Tullamore	24,851	1,802	579	1,200
Urlingford	10,081	887	259	350
Waterford	50,358	3,140	1,125	1,400
Westport	37,381	2,492	367	2,100
Wexford	35,142	2,517	711	900
Youghal	16,769	1,248	249	650
TOTAL FOR IRELAND	4,704,750	300,553	69,754	154,770

WM. L. MICKS.

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—(*continued*).

Observations as to Characteristics of Union.	Estimated number of Persons over 65 Years of Age who derive Income from (1) Occupation of Land; (2) Pensions from former Employers; (3) Benefit Societies; (4) Assistance from Children or others; and (5) Money invested in Savings Banks or elsewhere.					Name of Union.
	Land.	Pensions.	Benefit Societies.	Assistance from Children or others.	Savings Banks or Elsewhere.	
Pastoral and Agricultural	200	25	—	300	—	Naas.
Pastoral and Agricultural	200	10	—	100	—	Navan.
Agricultural and Pastoral	150	20	—	150	40	Nenagh.
Agricultural	150	10	—	150	40	Newcastle.
Agricultural	200	—	—	100	—	New Ross.
Agricultural and Manufacturing.	350	30	10	380	30	Newry.
Agricultural and Manufacturing.	30	15	5	—	35	Newtownards.
Agricultural	50	30	—	50	—	Oldcastle.
Agricultural	200	20	—	250	—	Omagh.
Agricultural and Waste	600	—	—	500	—	Oughterard.
Agricultural and Pastoral	350	—	—	200	—	Parsonstown.
Agricultural	200	—	—	150	—	Portumna.
Includes several towns—Agricultural.	30	50	—	80	—	Rathdown.
Agricultural	—	—	—	50	—	Rathdrum.
Agricultural and Pastoral	80	20	—	100	30	Rathkeale.
Pastoral and Agricultural	300	—	—	150	—	Roscommon.
Agricultural and Pastoral	150	30	—	130	40	Roscrea.
Agricultural	250	20	—	60	30	Scariff.
Agricultural	30	10	—	80	—	Shillelagh.
Agricultural	60	—	—	100	—	Skibbereen.
Agricultural	50	—	—	50	—	Skull.
Agricultural	1,100	—	—	300	—	Sligo.
Agricultural	220	20	—	200	—	Strabane.
Agricultural	20	5	—	30	—	Stranorlar.
Pastoral and Agricultural	400	—	—	100	—	Strokestown.
Agricultural	2,000	—	—	1,500	—	Swineford.
Agricultural	200	—	—	50	—	Thomastown.
Agricultural and Pastoral	180	40	—	100	40	Thurles.
Agricultural and Pastoral	250	100	—	150	50	Tipperary.
Agricultural	600	—	—	400	—	Tobercurry.
Agricultural	30	—	—	400	—	Tralee.
Pastoral and Agricultural	100	—	—	250	—	Trim.
Agricultural and Pastoral	600	—	—	500	—	Tuam.
Agricultural and Pastoral	150	10	—	70	30	Tulla.
Pastoral and Agricultural	350	—	—	150	—	Tullamore.
Agricultural	100	—	—	50	—	Urlingford.
City—Agricultural	100	—	—	200	—	Waterford.
Agricultural and Waste	1,600	—	—	600	—	Westport.
Agricultural	100	—	—	200	—	Wexford.
Agricultural and Pastoral	150	—	—	50	—	Youghal.
	37,590	—	—	33,627	—	

29th September 1899.

APPENDIX IV.—2.

MEMORANDUM of LOCAL GOVERNMENT BOARD for IRELAND on preceding Table.

THE figures in columns 2 and 3 of this Table are taken from the Census of 1891. The figures in column 4 are based upon a House of Commons Return made in 1892 (No. 360), but in some Unions where large numbers of vagrants are admitted into the workhouses a deduction has now been made from the figures in the Parliamentary Return; time did not, however, permit of a uniform and accurate deduction in this respect. The figures in column 5 and in the final subdivided column have been obtained through the eight General Inspectors of the Board, who, after receiving instructions, conferred together both before and after their local inquiries and prior to handing in their estimates. Attempts were made in about half-a-dozen areas to collect information by house-to-house visitation; but the officials, although they proceeded courteously, were received with abuse in a great number of cases. The observations in column 6 indicate in general terms the manner in which the inhabitants of each Union, not merely those over 65 years of age, make their livelihood.

The Inspectors made their estimates after minute inquiries from clerks of unions, relieving officers, poor rate collectors, and other officials. At the conferences of the Inspectors in Dublin it was obvious that some of them were inclined to under-estimate and others to over-estimate the resources of people in similarly circumstanced Unions in the several districts in their charge; but, as far as time permitted, such personal tendencies were taken into account in revising the figures for the accompanying Table. Though the estimates can only be regarded as *rough*, much care has been taken to ensure accuracy as far as possible. A divergence between results, when comparing Unions of a somewhat similar character, may cause surprise and perhaps a want of confidence in the estimates; but many of such variations have been inquired into, with the result that they were easily accounted for by those who had intimate knowledge of all the local circumstances.

As regards the figures in the final subdivided column, the estimate as to the number of landholders is considered fairly accurate. Very few persons receive pensions from former employers, and, as the number of those who do can only be guessed, no weight need be attached to this estimate. Similarly, information could not in the time be obtained as to Benefit or Friendly societies; but even as regards the few societies that do exist the Inspectors are of opinion that hardly any of the members are over 65 years of age. It is also considered that very few people over 65 years of age, and who are in receipt of less than 10*s.* a week, are depositors in savings banks; the Post Office officials have not, however, been consulted by our Inspectors.

The figures in the column as to "*Assistance from Children or others*" are no more than careful *guesses* by intelligent men who are intimately acquainted with the habits and resources of the people. In the western half of Ireland each family has a common purse, and sons and daughters who earn money at home or in Great Britain pay their earnings over as a matter of course to the head of the house. What is earned at home is practically always paid over as received, and it is believed that sons or daughters who go to England or Scotland for harvest or other periodical work support themselves frugally, and send or take home all the rest of their wages. Any other conduct would be regarded as unnatural by everybody concerned.

In considering whether a landholder over 65 years of age is in receipt of less than 10*s.* a week, a proportionate share of the money value of the produce of the farm has been taken into account in considering the weekly "wage" for the purposes of this Table.

29 September 1899. WM. L. MICKS.

APPENDIX V.

Relating to the Population of the United Kingdom,

pp. 75—80.

Appendix V.—1.

Estimate (by various methods) of the Number of Aged Persons in 1899, 1901, 1911 and 1921, by the Registrar General for England and Wales.

All estimates of population in years subsequent to the latest Census enumeration must inevitably be based on some assumption or hypothesis, the value of which necessarily decreases with the lapse of time since the Census. In proof of the difficulty of finding a suitable hypothesis, it is only necessary to point out that the increase of the enumerated population of England and Wales was 11·90 per cent. during the ten years 1851–61, rose to 13·21 per cent. in 1861–71, further rose to 14·36 per cent. in 1871–81, and fell to 11·65 per cent. in 1881–91.

As the result of long experience and investigation, the Registrar General has come to the conclusion that, failing complete and satisfactory statistics of emigration and immigration, the safest (or rather the least dangerous) hypothesis for estimating the population of England and Wales in current decennial periods, is to assume that the ascertained rate of increase during the last intercensal period has since been maintained. But it is recognised that even this hypothesis gives results of doubtful value in the latter part of a decennium; and, *a fortiori*, very little reliance can be placed on estimates obtained by this hypothesis for years which range from 10 to 30 years since the last census. In order to show that a small change in the hypothesis may result in widely diverging estimates for the more distant years, figures based on the change in the ratio of increase in 1881–91 as compared with 1871–81 have been added in Table B. These figures show that the two hypotheses give results for the year 1921 differing by more than five millions.

It follows that the estimates of persons over 65, 70, and 75 years of age, given in Table D., show similarly wide variations, if based on the estimate of total population.

Table A. shows enumerated population (1891) at all ages.

„ B. shows estimates of total population (1899 and later years).

„ C. shows enumerated population (1891) at ages 65 and upwards, 70 and upwards, 75 and upwards.

„ D. shows estimates of population, 65 and upwards, &c. (1899 and later years).

„ E. „ „ „ by special methods.

Table A.—Population of *England and Wales* at the Census of 1891.

Males - - - - - -	14,052,901
Females - - - - -	14,949,624
Total - - -	29,002,525

TABLE B.—Provisional Estimates of the Population of *England* and *Wales*, in 1899, 1901, 1911 and 1921.

YEAR.	On the assumption of a constant Ratio of Increase equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase changed uniformly through the two Intercensal Periods of 1871–1881 and 1881–91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899	31,742,588	15,380,573	16,362,015	31,235,360	15,134,800	16,100,560
1901	32,445,092	15,720,963	16,724,129	31,723,882	15,371,509	16,352,373
1911	34,198,832	17,539,802	16,659,030	33,806,742	16,380,739	17,426,003
1921	40,388,704	19,569,965	20,818,739	35,195,244	17,053,525	18,141,719

TABLE C.—Numbers enumerated in 1891 at Ages over 65, over 70, and over 75 Years respectively.

Ages.	Persons.	Males.	Females.	Proportion per cent. of number at All Ages.		
				Persons.	Males.	Females.
65 and upwards	1,372,602	606,588	766,014	4·73	4·32	5·12
70 and upwards	800,654	346,913	453,741	2·76	2·47	3·04
75 and upwards	382,740	161,692	221,048	1·32	1·15	1·48

Note.—The proportion of persons aged upwards of 65 years to persons of All Ages, showed at the last Census in 1891 very wide variations in the population of different parts of England and Wales. As is shown in Table C., the proportion in the whole of England and Wales was 4·73 per cent. In eight of the largest English towns, with an aggregate population of nearly seven millions, the mean proportion was only 3·65 per cent., the percentage ranging from 2·62 in West Ham, 2·78 in Manchester, and 2·97 in Liverpool to 3·97 in Registration London and 4·65 in Bristol. On the other hand, in eleven mainly agricultural counties, with an aggregate population of rather more than two and a-half millions, the mean proportion of persons upwards of 65 years was 7·03 per cent., the percentage ranging in these counties from 6·15 in Westmorland and 6·22 in Bedfordshire to 7·44 in Suffolk, 7·59 in Herefordshire, and 7·68 in Norfolk.

TABLE D.—Provisional Estimates of the Numbers of Persons in England and Wales who will be over 65, over 70, and over 75 years of age, respectively, in the years 1899, 1901, 1911, and 1921; the proportion at each Age-group to total Population being assumed to be the same as at the Census of 1891.

YEAR AND AGES.	On the assumption that the Total Population will increase in a constant Ratio equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase of the Total Population changed uniformly through the two Intercensal Periods 1871–81, and 1881–91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 — 65 and upwards	1,502,270	663,894	838,385	1,478,273	653,285	824,988
1899 — 70 and upwards	862,366	374,505	487,861	848,587	368,521	480,066
1899 — 75 and upwards	418,899	176,967	241,932	412,205	174,139	238,066
1901 — 65 and upwards	1,355,525	678,586	856,939	1,501,394	663,503	837,891
1901 — 70 and upwards	881,452	382,794	498,658	861,859	374,285	487,574
1901 — 75 and upwards	428,169	180,883	247,286	418,651	176,862	241,789
1911 — 65 and upwards	1,713,179	757,096	956,083	1,559,968	707,065	892,903
1911 — 70 and upwards	983,432	427,081	556,351	918,445	398,859	519,586
1911 — 75 and upwards	477,706	201,810	275,896	446,178	188,474	257,704
1921 — 65 and upwards	1,911,472	844,726	1,066,746	1,665,682	736,106	929,586
1921 — 70 and upwards	1,097,260	476,514	620,746	956,106	415,240	540,926
1921 — 75 and upwards	532,990	225,169	307,820	464,462	196,215	268,247

TABLE E.—Provisional Estimates of the Numbers of Persons in England and Wales who will be over 65, over 70, and over 75 years of age respectively, in the years 1899, 1901, 1911, and 1921, deduced (*a*) from the Census of 1891 and the English Life Table 1881–90, and (*b*) from the Census Enumerations of 1881 and 1891.

YEAR AND AGES.	(*a*) On the assumption that the numbers living at various Ages in 1891 will be subject to the Rates of Survivorship shown by the English Life Table 1881-90, and will not be affected by the balance of Emigration and Immigration.			(*b*) Deduced from the numbers at various Ages at the Census of 1881 and the numbers 10 years older at the Census of 1891, on the assumption that the aggregate effect of Death and Migration, as shown by the ratio between these numbers, will be maintained at the various ages until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 65 and upwards	1,446,492	630,849	815,643	1,480,108	644,117	835,991
1899 70 and upwards	840,284	358,405	481,879	872,856	372,717	500,139
1899 75 and upwards	416,732	173,275	243,457	440,248	183,369	256,879
1901 65 and upwards	1,470,607	640,298	830,309	1,516,589	659,692	856,897
1901 70 and upwards	848,962	360,927	488,035	889,055	378,787	510,268
1901 75 and upwards	422,800	174,841	247,959	444,679	184,375	260,304
1911 65 and upwards	1,700,807	738,846	961,961	1,715,939	746,409	969,529
1911 70 and upwards	942,272	398,340	543,932	988,434	418,981	569,453
1911 75 and upwards	449,322	183,366	265,956	483,092	197,504	286,188
1921 65 and upwards	1,980,034	858,077	1,121,957	1,947,043	850,186	1,096,857
1921 70 and upwards	1,311,926	470,534	641,392	1,124,780	479,208	645,572
1921 75 and upwards	532,694	217,195	314,499	552,837	226,687	326,150

Note.—The Table (E. (*b*)) was constructed as follows:—The number at ages 25 to 30 in the Census year 1881 was compared with the number at ages 35 to 40 in the Census year 1891. The number at ages 25 to 30 in the latter year was then multiplied by the proportion thus obtained, and the product was adopted as the estimated number at ages 35 to 40 in the year 1901. Similarly, the proportions between the numbers at ages 30 to 35 in 1881, and at ages 40 to 45 in 1891, was used, in conjunction with the number at ages 30 to 35 in 1891, to make an estimate for ages 40 to 45 in 1901; and so on for later age groups, the final result being an estimate of population at age groups from 45 years onward in 1901. Applying the same method to these figures, estimates at 55 years and upwards in 1911, and at 65 and upwards in 1921, were successively obtained. This method assumes that the *combined effect of death and migration* on the population at the ages which enter into the calculation, will remain the same in the decennia 1891–1901, 1901–1911, and 1911–1921, as it was in 1881–1891. The figures are given as the result of certain arithmetical processes, and not as an expression of opinion as to the probable numbers that will be living at the several dates. No really trustworthy method could be devised, but after careful examination of several methods, this has been adopted for the purpose of this Report as open to the least objection for the desired object.

20 September 1899.

General Register Office,
Somerset House, W.C.

Appendix V.—2.

Estimate (by various methods) of the Numbers of Aged Persons in 1899, 1901, 1911, and 1921, made by the Registrar General for Scotland.

Table I.—Population of Scotland at the Census of 1891.

Males	1,942,717
Females	2,082,930
Total	4,025,647

Table II.—Provisional Estimates of the Population of Scotland in 1899, 1901, 1911 and 1921.

Year.	On the assumption of a constant Ratio of Increase equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase changed uniformly through the two Intercensal Periods of 1871–81 and 1881–91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899	4,281,850	2,069,438	2,212,412	4,189,154	2,021,623	2,167,531
1901	4,346,376	2,101,382	2,244,994	4,216,246	2,034,697	2,181,549
1911	4,683,310	2,268,659	2,415,251	4,275,672	2,063,375	2,212 297
1921	5,047,670	2,449,250	2,598,420	4,205,131	2,029,816	2,176,315

Table III.—Numbers enumerated in 1891, at Ages over 65, over 70, and over 75 years, respectively.

Ages.	Persons.	Males.	Females.	Proportion per cent. of Number at all Ages.		
				Persons.	Males.	Females.
65 and upwards	203,096	82,945	120,151	5·05	4·27	5·77
70 and upwards	123,895	49,225	74,670	3·08	2·53	3·58
75 and upwards	63,177	24,395	38,782	1·57	1·26	1·86

Table IV—Provisional Estimates of the Numbers of Persons in Scotland who will be over 65, over 70, and over 75 years of age, respectively, in the years 1899, 1901, 1911 and 1921; the proportion of each Age-group to total Population being assumed to be the same as at the Census of 1891.

Year and Ages.	On the assumption that the Total Population will increase in a constant Ratio equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase of the Total Population changed uniformly through the two Intercensal Periods, 1871–81 and 1881–91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 — 65 and upwards	215,975	88,355	127,620	211,345	86,314	125,031
1899 — 70 and upwards	131,747	52,435	79,312	128,927	51,224	77,703
1899 — 75 and upwards	67,179	25,986	41,193	65,743	25,386	40,357
1901 — 65 and upwards	219,218	89,719	129,499	212,712	86,872	125,840
1901 — 70 and upwards	133,725	53,245	80,480	129,761	51,556	78,205
1901 — 75 and upwards	68,186	26,387	41,799	66,168	25,550	40,618
1911 — 65 and upwards	236,181	96,861	139,320	215,709	88,096	127,613
1911 — 70 and upwards	144,067	57,484	86,583	131,590	52,282	79,308
1911 — 75 and upwards	73,457	28,488	44,969	67,101	25,910	41,191
1921 — 65 and upwards	254,458	104,572	149,886	212,202	86,664	125,538
1921 — 70 and upwards	155,210	62,060	93,150	129,450	51,432	78,018
1921 — 75 and upwards	79,136	30,756	48,380	66,010	25,489	40,521

* There is no Scottish Life Table corresponding to the English Life Table, 1881–1890.

TABLE V. PROVISIONAL ESTIMATES of the NUMBERS of PERSONS in SCOTLAND who will be over 65, over 70, and over 75 years of age, respectively, in the years 1899, 1901, 1911 and 1921, deduced from the numbers at various Ages at the Census of 1881 and the numbers 10 years older at the Census of 1891, on the assumption that the aggregate effect of Death and Migration, as shown by the ratio between these numbers, will be maintained at the various ages until 1921.

Year and Ages.		Persons.	Males.	Females.
1899	65 and upwards	216,781	88,386	128,395
	70 and upwards	131,963	52,483	79,480
	75 and upwards	68,126	26,030	42,096
1901	65 and upwards	221,550	90,383	131,167
	70 and upwards	134,655	53,498	81,157
	75 and upwards	69,123	26,363	42,760
1911	65 and upwards	245,264	101,353	143,911
	70 and upwards	147,516	58,903	88,613
	75 and upwards	75,286	28,738	46,548
1921	65 and upwards	268,423	114,194	154,229
	70 and upwards	159,042	64,909	94,133
	75 and upwards	83,765	32,535	51,230

Note.—The population of Scotland is primarily divided into five groups of Registration Districts, three of these being Urban and two Rural. The former are the *Principal Town Districts, with, at the Census of 1891, a population of 1,583,246; the Large Town Districts, with a population of 507,513; and the Small Town Districts, with a population of 852,645. The latter are the Mainland Rural Districts, with a population of 956,291, and the Insular Rural Districts, with a population of 125,952. The proportion of the inhabitants above 65 years of age in each varies, this being in the Principal Town Districts, 3·5 per cent.; in the Large Town Districts, 4·22 per cent.; in the Small Town Districts, 5·23 per cent.; in the Mainland Rural Districts, 7·19 per cent.; and in the Insular Rural Districts, 9·37 per cent., the corresponding rate for all Scotland being 5·05 per cent. *Vide* Table III

* Principal Town Districts.—Towns with a population of 25,000 and over.
Large Town Districts.—Towns with a population above 10,000 and under 25,000.
Small Town Districts.—Towns with a population above 2,000 and under 10,000.
Mainland Rural Districts.—All the Mainland less the above towns.
Insular Rural Districts.—All the Insular, except the Small Town Districts of Lerwick, Kirkwall, Stornoway, and Rothesay.

H.M. New Register House, Edinburgh,
2 October 1899.

STAIR AGNEW.

Appendix V—3.

Estimate of the numbers of aged persons in 1899, 1901, 1911 and 1921 made by the Registrar General for Ireland.

This Estimate is deduced from the numbers at various ages at the Census of 1881 and the numbers ten years older at the Census of 1891, irrespective of fluctuations in the movement of the Population.

The assumption is, for example, that the number of the Population of each sex aged 65 years and upwards in 1901 will bear the same proportion to those aged 55 and upwards in 1891, that the number aged 65 and upwards in the latter year bore to the living aged 55 and upwards in 1881 : numbers at ages under 55 in 1881 and 1891, being used, in addition, where necessary, in the calculations for ascertaining the numbers aged 65 and upwards, &c. in 1911 and 1921

Year and Ages.		Persons.	Males.	Females.
1899	65 and upwards	282,508	138,096	144,412
	70 and upwards	194,837	94,034	100,803
	75 and upwards	103,553	49,866	53,687
1901	65 and upwards	278,143	136,174	141,969
	70 and upwards	190,762	92,105	98,657
	75 and upwards	102,149	48,985	53,164
1911	65 and upwards	269,284	131,626	137,658
	70 and upwards	182,219	88,419	93,800
	75 and upwards	94,487	45,671	48,816
1921	65 and upwards	252,243	122,838	129,405
	70 and upwards	171,599	82,817	88,782
	75 and upwards	91,480	44,146	47,334

Estimated Population of Ireland in the middle of the year 1901.

Persons.	Males.	Females.
4,505,607	2,255,737	2,249,870

Note.—The above, a provisional continuation of the Estimates adopted for years since 1891 by the Registrar General for Ireland, in his Reports, is given on the assumption that the decrease in each of the years July 1899—June 1900 and July 1900—June 1901 will be equal to the Registrar General's estimate of the decrease in the year July 1898—June 1899, deduced from the recorded Births, Deaths, and Emigration.

General Register Office, Charlemont House, Dublin,
21 October 1899.

T. W. Grimshaw,
Registrar General.

APPENDIX VI.

Relating to Tests of Thrift,

pp. 83—9.

Appendix VI.

MEMORANDUM, with Tables, furnished by the Registry of Friendly Societies on Tests of Thrift among persons aged 65 and upwards.

Condition 7 of paragraph 66 of the Select Committee's Report is as follows:—

"That the person has endeavoured, to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent on him."

With reference to "the exercise of reasonable providence," the Select Committee "think that the authority should be bound to take into consideration whether and how far it has been shown, either by membership of a benefit society for a period of years, or by the endeavour of the applicant to make some provision for his own support by means of savings or investments or some other definite mode of thrift."

The expression "person" means either man or woman.

1. We have first to inquire the number of members of *Benefit* (which for this purpose we interpret to mean Friendly) *Societies* who attain 65 years of age and upwards. Materials for this inquiry are afforded by the quinquennial returns of sickness and mortality made by registered Friendly Societies between the years 1835, when the returns were first required and 1882, when the law requiring them was repealed. Those from 1835 to 1845 were used by Mr. F. G. P. Neison, the elder, for his work on Vital Statistics. Those for 1850 and 1855 were entrusted to Mr. A. G. Finlaison, then the actuary to the Commissioners for the Reduction of the National Debt, for tabulation, but he adopted the principle of excluding all claims which, in his opinion, arose only from old age, and the results of his tabulation are therefore not available for the present purpose. The returns for the years from 1856 to 1880 completing the series, were referred to the late Mr. William Sutton, actuary to the Registry of Friendly Societies, whose report upon them (filling 1,367 pages), is Parliamentary Paper 303 of Session 1896. From that report are derived the Tables subjoined to this memorandum from which we gather the following results:—

Years to which Returns relate.	Percentage of Male Members of Friendly Societies who attain the age of 65.
(a) 1856 to 1860	2·0354
(b) 1861 to 1870	2·4730
(c) 1876 to 1880	3·5339

It would seem from these figures that there has been a steady increase in the proportion of the members of Friendly Societies who attain 65 years of age during the 25 years in question. This inference is confirmed by the figures for 70, 75, and 80 years of age, as follows:—

Years.	Age 70.	Age 75.	Age 80.
(a) 1856 to 1860	·8359	·2888	·0851
(b) 1861 to 1870	·9913	·3462	·0984
(c) 1876 to 1880	1·5407	·5424	·1271

Assuming that the increase has been uniform, upon a method of an equal second order of differences for each five years of the period, the following Table might be constructed, the formula for obtaining the second order of differences being to deduct eight times the difference between (a) and (b) from three times the difference between (a) and (c), and divide by 14; and that for obtaining the first difference of the first order to deduct the second difference from twice the difference between (a) and (b) and divide by three.

Assumed increase upon the principle of equal second differences :—

Middle Year of the Quinquennium.	Percentage who attain Age			
	65.	70.	75.	80.
1858	2·0354	·8359	·2888	·0851
1863	2·3035	·9188	·3199	·0935
1868	2·6426	1·0639	·3725	·1033
1873	3·0527	1·2712	·4467	·1145
1878	3·5339	1·5407	·5424	·1271

Assuming the increase to have continued according to the same order of second difference during the four subsequent periods of five years, we should have for the five years 1896–1900 a percentage at age 65 of 6·1687 ; 70, 3·2407 ; 75, 1·1407 ; 80, ·1915.

This estimate is not altogether to be relied upon, as it assumes that the growing increment remains the same during the 20 years subsequent to 1880 as it was during the 25 years previous; whereas it is clear that that increment must stop when the proportion of members above the given age in friendly societies approaches the proportion of persons above that age in the general population. The proportion of males 65 years of age and upwards to males 16 years of age and upwards in the general population is 6·99 per cent., and the figure 6·1687 approaches that limit very closely. On the other hand, the growing tendency which the foregoing statistics show to exist in the older members of friendly societies towards the continuance of membership will tend to be further increased if the recommendations of the Select Committee be adopted. Moreover, a certain number (though small in proportion to the whole) of members of friendly societies are women, and that number appears to be increasing.

From Table I, it appears that the percentage of female members of friendly societies who, according to the quinquennial returns for 1856 to 1875, are of the age of

65	and upwards is	4·9016
70	„	2·3314
75	„	·9616
80	„	·3287

These percentages considerably exceed the maximum male percentages for the same period. So also the proportion of females in the general population 65 years of age and upwards to those 16 years of age and upwards, viz. 8·03, considerably exceeds that of males. The proportion of persons, male and female included, in the general population 65 years of age and upwards to those 16 years of age and upwards is 7·54.

Proceeding to apply these figures to the actual number of members of registered friendly societies, we find from Table VI. that according to the nearest approximation to accuracy of which the case admits, there were in England and Wales on 31st December 1897, 4,686,954 members of registered friendly societies, other than collecting societies, and of branches of registered friendly societies. From these should be deducted the members of 1,051 juvenile societies, numbering 182,874, and the members of 847 dividing societies or slate clubs, numbering 115,192, as these bodies are not of a permanent character. The net remainder is 4,388,888.

If it be assumed that 6·1687 per cent. of these are of the age of 65 and upwards, we have 270,737 as the number of individuals who will be able to satisfy the authority as to the exercise of reasonable providence by membership of a registered friendly society.

For Scotland, the number of members is 347,721, and for Ireland 73,049; giving 21,448 and 4,506 as the number above 65 respectively, making the total for the United Kingdom 296,691, or in round numbers 300,000.

This inference is only correct if it is true that the progressive increase in the proportion of aged members found to exist between 1856 and 1880 has continued to the present time. It is possible that that increase may not have continued; it is even possible that a decrease may have taken place; but in a statistical inquiry there is no safer rule than to infer the unknown from the known, and we are therefore of opinion that the probabilities are in favour of the increase we have assumed. It is true that, as is mentioned in a previous Appendix (II.—4, p. 32) a proportion derived from the amount given to the enumerators in

the Committee's test census would give a much smaller number of persons in England and Wales than the 270,737 before mentioned; but that is not surprising, as the information voluntarily given to those enumerators would not be likely to be complete. Moreover, they were expressly directed (*See* Appendix I.—2, Instruction 4) not to attempt to obtain the information in cases where the weekly income from all sources was above 20s., and in other cases (*See* Instruction 8) the information was refused. Again, the circumstance that the women enumerated under this head were more than one in five of the men, whereas the real proportion of women to men in friendly societies is much less, shows that the answers of the men to the enumerators must have been incomplete. There is nothing, therefore, in this test census in contradiction of our inference.

The only other information of recent date bearing upon the question of which we are aware is that furnished by some of the affiliated Orders to Lord Rothschild's Committee, of which a summary is given at page 188 of their Report. From this it would appear that the proportion of persons returned as over 65 years of age to the total number of members returned is only 3 per cent. That statement, however, taken by itself, would be misleading. It is shown by the details given at subsequent pages of the Report that while the aged members returned are those in the United Kingdom only, the total number of members returned includes those in foreign countries, and is brought down to a much later date. Thus, in the case of the Manchester Unity of Oddfellows, the correct proportion is 4·1 instead of 3 per cent.; and in that of the Ancient Order of Foresters, where the ratio of aged members to the total number was surprisingly low, it is 2·6 instead of 2 per cent. On the other hand, in the 16 smaller orders by which the information asked for was given, it rose as high as 6·8 per cent. It is obvious that, in progressive bodies, like the Manchester Unity, and the Foresters, which are being constantly recruited by the addition of younger members, the ratio of the older members to the total number will be much less than in more stationary bodies; and therefore the returns made to Lord Rothschild's Committee are in no way contradictory of the assumptions on which we have proceeded.

On the question of duration of membership, as the generality of friendly societies do not admit members after a given age, a person of 65 years of age will in general have been a member for a considerable term of years. Tables III. and IV. however show that a certain proportion of the members, even at advanced ages, have been members for a short period only. Combining the information given in these Tables, we arrive at the following results:—

Age.	Percentage of Members at the given Age who have been Members.			
	10 years or less.		15 years or less, according to Table III., 1861–1870.	20 years or less, according to Table III., 1861–1870.
	According to Table IV., 1876–1880.	According to Table III., 1861–1870.		
65	1·1	1·7	3·3	9·
70	·6	·9	2·4	6·3
75	·3	1·7	2·8	5·9
80	·3	1·3	2·5	4·2

It thus appears that all but a small minority of those who are members at advanced ages have been members for a long term of years, and that the minority is even smaller in the later returns than in the earlier.

Two other matters are to be observed:—That the estimated number includes comparatively few females, and that the wives and daughters of those whose husbands and fathers are members ought to be considered as equally provident; and that it includes only those who are members of registered bodies, whereas there are a vast number of shop clubs and other unregistered bodies, the members of which have given like evidence of reasonable providence.

2. The Friendly Societies Commissioners of 1874 estimated that the *Shop Clubs* and other *Unregistered Bodies* were co-extensive with the registered bodies, and nothing has since occurred which has diminished the relative proportions of the unregistered to the registered societies, but rather the reverse. Hence, the estimated number, when arrived at, would have to be doubled.

3. With regard to other means of saving or investment, there is no information as to the sexes or ages of members. The total number of members of *Building Societies* in 1897 was

England - - - - - - - -	560,605
Scotland - - - - - - - -	43,158
Ireland - - - - - - - -	15,978
	619,741

Assuming that these were distributed according to age in the same proportion as the general population above 16 years of age, 46,728 persons might qualify as being members above 65 years of age.

4. The number of members of *Co-operative Societies* on 31st December 1897 was

England - - - - - - - -	1,310,122
Scotland - - - - - - - -	258,940
Ireland - - - - - - - -	11,105
	1,580,167

This might give 119,046 persons as qualified.

5. The members of registered *Trade Unions* were on 31st December 1897

England - - - - - - - -	1,130,595
Scotland - - - - - - - -	71,073
Ireland - - - - - - - -	8,527
	1,210,195

They might yield a proportion of 91,249.

6. At the same date, the number of *Depositors in Savings Banks* was

	England.	Scotland.	Ireland.	Total.
Post Office - - - - - - -	6,612,639	304,636	322,486	7,239,761
Trustee - - - - - - - -	1,026,804	450,895	49,518	1,527,217
	7,639,443	755,531	372,004	8,766,978

It is estimated that the female depositors are 60·59 per cent.; from which the following figures may be deduced :—

	FEMALES.		MALES.	
	Total.	Above 65.	Total.	Above 65.
England - - - - - - - -	4,628,738	219,064	3,010,705	142,487
Scotland - - - - - - - -	457,777	23,321	297,754	15,168
Ireland - - - - - - - -	225,397	14,371	146,607	9,347
	5,311,912	256,756	3,455,066	167,002

The return of the Post Office Savings Bank for the year 1898 shows an increase during that year of 348,356 depositors in England, 22,801 in Scotland, and 19,584 in Ireland, which would raise the total number of female depositors to 5,548,663 and the total number of male depositors to 3,609,056. Of these, it may be estimated that 268,200 females and 174,445 males, or in round numbers 450,000 altogether, are above 65 years of age.

As the depositors belong to all classes, and include many having an income exceeding 10*s.* per week, it is not possible to deduce from these figures any even approximate estimate of the number of those depositors who are 65 years and upwards, and could qualify as having by their deposits exercised reasonable providence; nor can any estimate be deduced from them of the number of persons who possess more than one of the qualifications already dealt with. The general inference to be drawn from this branch of the inquiry is that few of those who are qualified under the previous six heads will be unable to show some ground of qualification under the seventh.

E. W. B.
J. D. S. S.

Table I.

Proportion of Members of Friendly Societies of 60 and upwards to 80 and upwards Years of Age, to the Total Number of Members.

Quinquennial Returns of Sickness and Mortality Experience from which the Information is derived.	Number of Members recorded who attained the undermentioned Ages.					Total Number of Members Recorded.	Percentage of Members attaining the undermentioned Ages to the Total Number Recorded.				
	60 and upwards.	65 and upwards.	70 and upwards.	75 and upwards.	80 and upwards.		60 and upwards.	65 and upwards.	70 and upwards.	75 and upwards.	80 and upwards.
1856-60.—England - - - Males -	32,852	15,475	6,355	2,196	647	760,279	4·3210	2·0354	·8359	·2888	·0851
1856-75.—England and Wales - Females	13,188	7,039	3,348	1,381	472	143,607	9·1834	4·9016	2·3314	·9616	·3287
1856-75.—Wales - - - Males -	12,706	6,547	2,811	967	300	174,607	7·2769	3·7495	1·6099	·5538	·1718
1861-65, 1866-70.—England - Males -	121,614	57,605	23,115	8,074	2,295	2,331,799	5·2152	2·4730	·9913	·3462	·0984
1876-80.—England and Wales - Males -	112,260	59,695	26,026	9,162	2,147	1,689,228	6·6456	3·5339	1·5407	·5424	·1271
Totals - - -	292,620	146,421	61,655	21,780	5,861	5,099,520	5·7382	2·8713	1·2090	·4271	·1149

Table II.

Proportion of Members of Friendly Societies of 60 to 80 Years of Age to the Total Number above 18 Years of Age.

Quinquennial Returns of Sickness and Mortality Experience from which the Information is derived.	Number of Members Living at the Undermentioned Ages.					Total Number of Members above the Age of 18 Years.	Percentage of Members Living at the undermentioned Ages to the Total Number.				
	60 and not 61.	65 and not 66.	70 and not 71.	75 and not 76.	80 and not 81.		60 and not 61.	65 and not 66.	70 and not 71.	75 and not 76.	80 and not 81.
1. 1856-60.—England - - Males	4,539	2,361	1,168	458	152	*769,279* 736,011	·6155	·3208	·1587	·0622	·0206
2. 1856-74.—England and Wales Females	1,411	937	510	253	102	*143,607* 132,833	1·0622	·7054	·3839	·1904	·0768
3. 1856-75.—Wales - - - Males	1,453	943	502	204	61	*174,607* 170,973	·8498	·5515	·2936	·1193	·0357
4. 1861-65, 1866-70.—England - Males	15,458	8,991	4,289	1,700	577	*2,331,799* 2,272,424	·6802	·3956	1887	·0748	·0254
5. 1876-80.—England and Wales - -	12,315	8,145	4,504	2,033	607	*1,689,228* 1,669,660	·7376	·4879	·2697	·1218	·0364
	35,167	21,377	10,973	4,648	1,499	*5,099,520* 4,981,910	·6896 ·7059	·5492 ·4293	·2152 ·2203	·0911 ·0933	·0295 ·0301

* Note.—The Italic figures denote the total number of members including those joining up to 18 years of age, as in Table I.

Table III.

Duration of Membership in Friendly Societies of Members from 60 to 80 Years of Age derived from the Quinquennial Returns for 1861–65, 1866–70.

Males, England.

Age.	Years of Membership.										Number of Members, as in Table II.
	0—5.	6—10.	11—15.	16—20.	21—25.	26—30.	31—35.	36—40.	41—45.	46 and over.	
60	145	170	409	1,409	3,653	4,250	3,027	2,038	345	12	15,458
65	77	80	141	524	1,349	2,288	1,791	1,431	1,093	217	8,991
70	21	36	45	170	389	797	858	675	648	650	4,289
75	7	21	19	54	113	170	270	213	227	606	1,706
80	4	4	7	9	32	33	57	64	68	299	577

Table IV.

Duration of Membership, from the Quinquennial Returns for 1876–80.

England and Wales.

Age.	Years of Membership.		Number of Members, as in Table II.
	3—10.	11 and over.	
60	190	12,125	12,315
65	90	8,055	8,145
70	26	4,478	4,504
75	7	2,026	2,033
80	2	605	607

Table V.

Deduced from the Quinquennial Returns of Friendly Societies, 1856–1880.

Age at Entry.	Percentage of the Total Number of Persons Entering, who Enter at the Ages stated, and attain the Age of 65.	Age at Entry.	Percentage of the Total Number of Persons Entering, who Enter at the Ages stated, and attain the Age of 65.
5—9	·24	35—39	3·45
10—14	·78	40—44	1·46
15—19	3·07	45—49	·45
20—24	21·07	50—54	·20
25—29	12·11	55—59	·10
30—34	6·71	60—64	·02

By adding these percentages together, it appears that 49·66 per cent. of the total number of persons entering from age five attain 65 years of age. The total number of persons entering from which this Table is derived is 422,415; and of these 190,085 or 45 per cent. enter at the ages 20—24. Of that 45, 21 live to be 65.

Table VI.

Deduced from the Annual Returns of Friendly Societies.

		Number of Societies and Branches included in the Returns.	Number of Members.	Annual Income.	Annual Expenditure.	Accumulated Funds.
				£.	£.	£.
Registered Friendly Societies other than Collecting Societies, 1897	England and Wales	6,637	2,528,092	2,891,984	2,309,789	12,083,493
	Scotland	272	139,400	159,383	127,267	600,451
	Ireland	175	37,876	43,303	34,578	46,655
	Total	7,084	2,705,368	3,094,670	2,471,634	12,730,599
Branches of Registered Orders, 1897	England and Wales	19,310	2,158,862	3,172,704	2,531,962	16,179,848
	Scotland	1,417	208,321	290,111	211,118	950,140
	Ireland	378	35,173	53,965	39,464	74,263
	Total	21,105	2,402,356	3,516,780	2,782,544	17,204,251
Total of Societies and Branches		28,189	5,107,724	6,611,450	5,254,178	29,934,850

27 September 1899.

Registry of Friendly Societies,
Abingdon Street, Westminster

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Relating to Pauper Lunatics,

p. 93.

Appendix VII.

PAUPER LUNATICS.

1. *England and Wales.*

The number of pauper lunatics in England and Wales, according to a Local Government Board count on 1st July 1899, was 94,056. No figures are available for showing how many of these are aged 65 and upwards, but it is reasonable to assume that the proportion is the same as that given on page lxii of Vol. III. of the Census of 1891, which contains a classification of the ages of the mentally deranged in public asylums, private asylums and workhouses, and elsewhere. Of these the number was 97,383, and those over 65 were 11,821. The number of pauper lunatics now over 65 would therefore be 11,400.

2. *Scotland.*

On 15th May 1899 there were 12,978 pauper lunatics in Scotland, according to a count by the Local Government Board for Scotland. At the Census of 1891 there were 15,462 persons returned as imbeciles or lunatics, of whom 1,762 were 65 years old and upwards (Vol. II., Part 1, of the Census of 1891, C. 6937—93, p. 58). Assuming that the proportion of aged pauper lunatics in 1899 was the same as that of the aged mentally deranged in 1891, the pauper lunatics of 65 and upwards in 1899 numbered 1,480.

3. *Ireland.*

According to the report of the Inspectors of Lunatics (Parliamentary Paper, C. 9479—99, p. 1), the pauper lunatics on 1st January 1899 were 15,160.

According to the Summary of the Irish Census of 1891, p. 36, the mentally deranged in Ireland in 1891 were 21,188, of whom 1,806 were aged 65 and upwards.

Assuming that the proportion of pauper lunatics aged 65 now is the same as that of the mentally deranged at the Census, we get 1,300 pauper lunatics.

4th November 1899.

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AND

DIGEST OF EVIDENCE

TO THE

REPORT

ON

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Session 1899.

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2. *Pension Scheme advocated by Mr. Claverhouse Graham on Condition of Contribution to a Friendly Society.*
3. *Objections to the foregoing Proposal.*
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